

DAILY POST-DISPATCH
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WOL. 85. NO. 180.

MISSOURI, NEW YORK JOIN THE NATION-WIDE BANKING HOLIDAY

Only Two States, Delaware
and South Carolina, Have
Not Restricted With-
drawals — Shipment of
Gold Abroad Halted.

STOCK EXCHANGES ALSO ARE CLOSED

Gov. Horner Refers to
Heavy Demands on Chi-
cago Depositories, Which
Paid Out \$350,000,000
in Two Weeks.

NEW thing to
and wear for
ave crisp Or-
puff sleeves
glorious new
to 20.
—Fourth Floor.

GOVERNOR PARK CALLS FOR CLOSING BANKS TWO DAYS

Suspension Declared After
Situation Becomes Se-
rious at Kansas City and
Neighboring States Act.

Gold Shipment Stopped.

One important effect was the
stopping of gold withdrawals, both
for New York and to other coun-
ties, for the Federal Reserve Bank
of New York was closed.

A hundred million dollars in gold
left the bank in recent days
for foreign account, and an estimated amount had been
withdrawn by citizens of the Unit-
ed States.

Gov. Lehman issued the New
York proclamation after a confer-
ence in the State Senate today, con-
ferring broad powers on the Governor
and Finance Commissioner. Under its terms the State could au-
thorize clearing house scrip which
would be issued and circulated as
currency.

The St. Louis Stock Exchange
and Merchants' Exchange were
closed today by their directors and
will remain closed for the duration
of the holiday. Deliveries through
the Stock Exchange Clearing House
were suspended pending action by the
Governing Committee of the ex-
change.

The proposed banking bill was
taken to Jefferson City by Samuel
A. Mitchell of the St. Louis law
firm, Thompson, Mitchell, Thom-
son & Young. Under its provisions,
banks with sound but not imme-
diately liquid assets would deposit
them with Clearing House Association
as collateral for scrip or "John
Doe" checks. The banks would issue
this scrip to depositors who
wished to make withdrawals.

Hope for Quick Passage.

Gov. Park said he was supporting
the bill proposed to have it passed in
one day, but under the constitu-
tion, he pointed out, that could not
be done in less than five days.

Pending passage of the bill, it
was said in informed quarters, the
Governor would be asked to extend
the banking holiday, or, if that is not done, most banks
will withdraw their deposits from
the clearing house.

Script such as that now proposed
was issued by St. Louis banks and
used for a time during 1907.

Mitchell conferred on the measure
this morning with Gov. Park, Fin-
ance Commissioner Moberly and
Attorney-General McKittrick. Mc-
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Condition of Savings Banks.

Bankers said that savings banks
here were in excellent condition,
with the highest type of invest-
ments, but that these could not be
converted into cash sufficient to
meet the demands of a stampede
without causing great harm by
dumping holdings.

At most of the local banks yester-
day, normal business was done, but
at some there was unusual activity,
some depositors closing out their
accounts.

"Until early this morning it was
my hope," Lehman said in his
proclamation, "that it would not
be necessary to interrupt the con-
tinuous operation of the banking
system of New York State."

The spread of hysteria and the
restrictions imposed upon the bank-

Continued on Page 2, Column 6.

Continued on

EARLY LEGISLATION PLANNED BY DEMOCRATS ON THE BANK SITUATION

LEADERS EXPECT CALL FOR SPECIAL SESSION AT ONCE

Senator Robinson Declares Program Is Being Prepared and Action in Congress Will Be Hastened.

DETAILS HAVE NOT BEEN DISCLOSED

All-Night Conferences in Washington by Officials of Old and New Administrations Held.

By the Associated Press. WASHINGTON, March 4.—Senator Robinson of Arkansas, majority leader in the Senate, said today that a legislative program was being prepared to meet the financial emergency and the banking situation and would be hastened for action at an early meeting of the new Congress.

President Hoover today signed with the consent of a measure authorizing the Comptroller of the Currency to limit withdrawals from banks in the District of Columbia.

Before they went to the Capitol for the inauguration ceremonies, Mr. Hoover and Mr. Roosevelt held separate conferences on the economic situation. Until an early hour this morning high financial officials of both the incoming and outgoing administrations conferred at the Treasury.

Following the declaration of the two and three-day banking suspensions by New York and other similar action in other states Democrats on Capitol Hill were of the opinion the new Congress would be called into session almost immediately.

Robinson said the program the Democrats were working on would be expedited as much as possible. He added that the details could not be disclosed.

Comment by Haines.

Representative Rainey of Illinois, the Democratic leader in the House and next speaker, predicted that an extra session of Congress would be called at the earliest possible time. He said he did not know when President Roosevelt would call the session, but that he felt early next week would not be too soon.

Senator Wagner (Dem.), New York, told newspaper men he would call an immediate session. Democratic leaders and Roosevelt are appealing for immediate emergency banking legislation. Wagner said he would appeal to Democratic leaders to begin working out a program and some time this afternoon would call on Roosevelt with the same objective.

Because of the inauguration ceremonies, Wagner said, effective Congressional action today would be impossible, but he was hopeful that action could be had by Monday or Tuesday.

A bank moratorium, he said, "is the only thing to do" to meet the emergency of the banks themselves, but he added quick steps are necessary to enable them to reopen and resume operations.

Immediate discussions of the situation began again early today at the White House and the Mayflower with officials calling on President Hoover and President-elect Roosevelt.

All Night Conferences.

The announcement of bank holidays in the nation's great financial centers coincided with the conclusion of all-night conferences here in which the high financial officers of the incoming and outgoing administrations participated.

Until 2:30 a. m. the group of treasury bank moratorium and the Secretary Mills told newspaper men announcements were to be expected immediately in New York and Chicago.

Throughout the long conference banking heads in the Eastern and Middle Western metropolises were in constant touch by telephone with the officials here.

President-elect Roosevelt had retired, as had President Hoover. But previously each had discussed the situation with his close advisers—Hoover with Mills and Attorney-General Mitchell, and Roosevelt with his Secretary of the Treasury, William H. Woodin, and with Senator Hull, Secretary of State-designate, Senator Glass and Prof. Raymond Moley, his economic adviser.

Mills left the White House and went to the Treasury where Under-Secretary Ballantine, all the assistant secretaries and members of the Federal Reserve Board had gathered. Woodin arrived late soon afterward, and returned to a little while accompanied by Moley.

Resources of the Reconstruction Finance Corporation have been made available to hard-pressed but solvent banks in states that have imposed moratoriums on withdrawals.

This was made known amid a flurry of developments that included introduction of legislation to allow postal savings accounts to be used to virtually cover all a Government bank and confer upon the incoming administration the power to maintain the security of deposits.

The President and Members of Family in the Capital



FRANKLIN D. ROOSEVELT, MRS. ROOSEVELT, their son, JAMES, and his wife pictured in the Mayflower Hotel in Washington just before leaving for the White House to visit the Hoover.

Roosevelt Sworn In As Thousands Jam Capitol

Continued From Page One.

he dropped the supporting arm and stood alone. A cheer went up. It was quickly hushed as Roosevelt faced Chief Justice Hughes to take the oath of office.

Mr. Roosevelt was at the right, and the Chief Justice at the left. Both were bareheaded. The Chief Justice raised his right hand. The incoming President erect, grave, of course, and his chin thrust forward, raised his right hand.

Chief Justice Hughes put to him the simple oath, and Roosevelt went off with his family and those of his Cabinet members.

He called for a strict supervision of banking, credits and investments.

He said there must be an end to speculation with other people's money "and there must be provision for an adequate but sound currency."

To Call Special Session.

He announced a special session of Congress but did not say when it would be called.

It was important, he said, that we should try to restore world trade by international economic readjustment, but measures to deal with the emergency at home must come first.

He said that if Congress failed to provide the measures needed in this emergency he would not evade "the clear course of duty" that would then confront him. In that event he would ask Congress for "the one remaining instrument to meet the crisis—broad executive power to avert a greater emergency, as great as the power that would be given to me if we were in fact invaded by a foreign foe."

This was the high point in the address.

He closed with a plea for divine guidance in the days ahead, and turned to his grasp the outstretched hand of his predecessor.

Trip to Capitol, Details of Ceremony, Start of Parade.

The new President and Mrs. Roosevelt left the Capitol at 1:33 p. m. as their open car made the return journey along Pennsylvania Avenue, the crowds cheered. Sidewalks as well as bleachers and windows were packed. Again and again the President waved his hat to the crowds.

At the same time, Mr. Hoover, the nation's only living ex-President, had reached Union Station to be cheered as he passed through the train shed with Mrs. Hoover and boarded a car for New York. After several days there, he will sail for a vacation cruise to California.

He gave his diagnosis in blunt words. The people were not at fault, nor had there been any failure of substance but of spirit.

"The rulers of man's goods have failed through their own stubbornness and their own incompetence, have admitted their failure and abdicated. Practices of the unscrupulous money changers stand indicted in the court of public opinion, rejected by the hearts and minds of men."

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These false leaders knew only the outward rules of "a generation of self-seekers." When credit failed, they knew no remedy except to print more.

"They have no vision," he said solemnly, "and when there is no vision the people perish."

Assails "Money Changers."

The crowd to this point had heard him in tense silence, but applause broke out for his climactic indictment. "The money changers have lied from their high seats in the temple of our civilization. We may now restore that temple to the true and eternal truth."

He summoned the nation to cast down false standards, to learn anew the happiness lies not in the mere power of money, it lies in the power of creative effort.

Specifically, he called for an end to unsound and specious banking practices. He said the great primary task before the nation was to put people to work, and he declared that this could be accomplished in part by direct recruitment of the Army.

He believed that something could be done by providing a better use of the land, something by attacking the loss of farms and homes through foreclosures, something by drastic reduction of governmental expenses, something by a variety of other activities, something by other means.

He went on quickly, and

BIG STOCK EXCHANGES ALSO CLOSE

New York and Chicago Boards Suspend Together With Cotton, Sugar and Metal Markets.

By the Associated Press. NEW YORK, March 4.—Governors of the New York Stock Exchange voted this morning to close the exchange today and Monday, the period of the New York State banking holiday.

A statement issued by the governing committee said:

"The governing committee at a meeting held this morning in order to give full effect to the banking holiday declared by the Governor of the State of New York directed:

"First, that the exchange be closed during such holiday."

"Second, that members and firms registered on the exchange be prohibited from making any contracts for the purchase or sale or the borrowing or lending of any securities, and also from permitting their offices or facilities to be used for the purpose of making or carrying out any such contracts."

"Third, that all deliveries be suspended on all member contracts except on such contracts as may be cleared by or settled through the Stock Clearing Corporation and that in such cases deliveries shall be made at the Stock Clearing Corporation.

"Fourth, that the legal holiday be declared by the State of New York."

"All members are directed to give full effect to the legal holiday declared by the State of New York."

Governors of the New York Cotton Exchange, the New York Metal Mining Exchange, the National Metal Exchange, the New York Coffee and Sugar Exchange and the Rubber Exchange also voted to close. The Bank Stock and United Security Dealers' Association made a similar announcement.

"In the field of world policy I will do my best to help that the normal balance of executive and legislative authority may be wholly adequate to meet the unprecedented task before us. But it may be that an unprecedented

Text of Roosevelt Inaugural Address

Continued From Page One.

public character. There are many ways in which it can be helped, but it can never be helped more fully by talking about it. We must act and act quickly.

"Finally, in our progress toward a resumption of work we require two safeguards against a return of the evils of the old order; there must be a strict supervision of all banking and credits and investments; there must be an end to speculation with other people's money, and there must be provision for an adequate but sound currency.

"These are the lines of attack. I shall presently urge upon a new Congress in special session detailed measures for their fulfillment, and I shall seek the immediate assistance of the several states.

"Through this program of action we address ourselves to putting our own national house in order and making it in balance outgo." Our international trade relations, though vastly important, at this point of time and necessity secondary to the establishment of a sound national economy. I favor as a practical policy the putting of first things first. I shall spare no effort to restore world trade, by international economic readjustment, but the war at home cannot wait on that accomplishment.

"Action in this regard and to this end is feasible under the form of government which we have inherited from our ancestors. Our Constitution is so simple and practical that it is possible always to meet extraordinary needs by changes in emphasis and arrangement without loss of essential form. That is why our constitutional system has proved itself the most superbly enduring political mechanism the modern world has produced. It has met every stress of vast expansion of territory, of foreign wars, of bitter internal strife, of world relations.

"It is to be hoped that the spirit of the gift it takes is the spirit of the gift it takes.

"In this dedication of the nation to the cause of the good neighbor—the

neighbor who resolutely respects himself and because he does so, respects the rights of others, respects and protects the property of his neighbors in and with a world of neighbors.

"I am prepared under my constitutional duty to recommend the measures that a stricken nation in the midst of a stricken world may require. These measures, or such other measures as the Congress may build out of its experience and wisdom, I shall seek, within my constitutional authority, to bring to speed.

"But in the event that the Congress shall fail to take one of these two courses, and in the event that the national emergency is still critical, I shall not wait the clear course of duty that will then confront me. I shall ask the Congress for the power to remain in session to meet the crisis—broad executive power to wage a war against the emergency, as great as the power that would be given to me if we were invaded by a foreign foe.

"For the trust reposed in me, I will return the courage and the devotion that befit the time.

"We face the arduous days the lie before us in the warm courage of national unity; with the clear consciousness of seeking old and precious moral values with the clean satisfaction the comes from the stern performance of duty by old and young alike. We aim at the assurance of a renewed and permanent nation.

"We do not distrust the future of essential democracy. The people of the United States have not failed. In their need have registered a mandate that they want direct vigorous action. They have asked for discipline and direction under leadership. They have made me the chosen instrument of their will. I take it.

"It is to be hoped that the normal balance of executive and legislative authority may be wholly adequate to meet the unprecedented task before us. But it may be that an unprecedented

demands and need for undelayed action may call for temporary departure from that normal balance of public procedure.

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MISSOURI SENATE ACTS TO MEET BANK EMERGENCY

Missouri Senate in Session to Receive Special Bill Being Prepared by Governor and Advisers.

RESOLUTION ASKS PUBLIC TO BE CALM

Senator Donnelly Says It May Be Necessary to Extend Moratorium in State Several Days.

A Staff Correspondent of the Post-Dispatch.

JEFFERSON CITY, March 4.—The Missouri Senate was held in session this afternoon to institute emergency banking relief legislation which is in process of preparation at a conference in Gov. Park's office.

Senator Donnelly, majority floor leader, announced to the Senate at the conference that a real emergency existed and that the Senate should not adjourn.

Senator Donnelly had just returned to the Senate after an hour's conference with the Governor; Senator Kinney, president pro tem; Senator Casey of Kansas City and Senator A. Mitchell, St. Louis attorney, representing banking interests. He read to the Senate a resolution, which was adopted, calling upon the people to remain calm and to abide by the support of the Senate to the Governor in his efforts to handle properly the banking situation.

Details of Bill Undisclosed.

None of those in the conference could discuss the bill being prepared, but it is understood to have its main features as the clerk will propose to place into effect Governor and State Finance commissioners to place into effect such regulations as deemed necessary in banking emergencies. The legislation would be under the broad police power of the State to do those things necessary for the peace and safety of the people.

"It had been expected the Senate would adjourn at noon," Senator Donnelly said, "but I shall ask that the Senators return at 2 o'clock to make possible the initial steps in legislation which is believed to exist in the banking emergency which exists."

"The banks of many states have been under moratoriums, and the Governor of Missouri has asked that Missouri banks declare a holiday for two days.

"The President of the United States in his inaugural message asked the Senate to remain in session to consider conditions which exist throughout the country.

BILL EXPECTED THIS AFTERNOON.

"There is grave doubt that the legislation will pass the Senate this afternoon, but it is understood to have been introduced by Senator Mitchell, who is president of the Missouri Senate, and will be ready to introduce the bill in the Senate this afternoon.

"After the adjournment of the Senate, the bill will be introduced by Senator Donnelly and will be ready to introduce the bill in the House.

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ST. LOUIS POST-DISPATCH

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THE POST-DISPATCH PLATFORM

I know that my retirement will make no difference in its cardinal principles; that it will always fight for progress and reform, never tolerate injustice or corruption, always fight demagogues of all parties, never belong to any party, always oppose privileged classes and public plunderers, never lack sympathy with the poor, always remain dedicated to the principles which he satisfied with merely pointing now; always be financially independent; never be afraid to attack wrong; whether by predatory plutocracy or predatory poverty.

JOSEPH PULITZER,
April 10, 1907.

LETTERS FROM THE PEOPLE

The name and address of the author must accompany every contribution, but on request will not be published. Letters not exceeding 200 words will receive preference.

Blame the Bankers.

To the Editor of the Post-Dispatch:
As to your editorial, "Put the People to Work," I do not think you should lay all the blame on industry for being responsible for the unemployed. But you are right in saying, "Without the workers of the country, there could be no industry." It appears to me you should dig down to the bottom of this cause of such wide unemployment. Then let the people get behind the wheel and make Congress give us results.

You can blame industry for lots of things, but not so much in being responsible for the unemployed. Money stringency is the cause of wage cuts and unemployed. The big banker is responsible for the stringency of money, and therefore is responsible for conditions of the present day. The "precious" single gold standard is responsible for the big bankers bringing on the cause of the present system, are inclining legislators everywhere in its favor.

Milwaukee was the pioneer in this election reform, but it has since been joined by so many other municipalities and states that the system will soon be universal in the United States. In 16 states, permanent registration is in state-wide use; in 11 states, it is used in part. It is being considered in others, including New York, and its money-saving advantages, to say nothing of other improvements over the present system, are inclining legislators everywhere in its favor.

In addition to House Bill 65, two other bills are pending in the Legislature which would install permanent registration in Kansas City, One, Senate Bill 146, closely resembles the St. Louis bill. The other, House Bill 291, contains some features which are objectionable. For instance, House Bill 291 omits the very important requirement that voters' signatures must be on record. This, obviously, is a fundamental requirement for purposes of identification. Another is that in certain cases voters may be registered on election day, which is not only dangerous but unnecessary, since under a proper system of permanent registration, voters may register at any time throughout the year except for a short interval before election. A third is that reports from lodging house and hotel keepers, a safeguard against fraud, must be demanded by three members of the Election Board, instead of by one member. There is no reason why a majority of the board should be required to produce such reports.

It has been proposed in some quarters that St. Louis should accept the kind of permanent registration set up in House Bill 291. We feel confident that our Election Board would not agree to that. If it should embark on a campaign to obtain permanent registration for St. Louis, certainly it should choose the best system obtainable, and not one containing the germs of corruption.

Next Tuesday the House Committee on Elections will hold a hearing on permanent registration legislation, and the St. Louis Election Board will be performing a duty, as well as grasping an opportunity, by appearing at Jefferson City in favor of it.

HOW MANY PRESIDENTS?

Argument as to the number of our Presidents has raged, politely but firmly, ever since Cleveland crossed up the count by holding the office for two non-successive terms. As a result of this unorthodox distribution of terms, the great and erring majority has been referring to Mr. Hoover as the thirty-first President, instead of the thirtieth. Thus, it is assumed that Cleveland is to be counted as two men, while Washington, Jefferson and nine others who served more than one term are to go down in history as single individuals because they succeeded themselves. The arithmetical illiterates refused to heed the reasoning of the few clear-eyed seekers of truth, that we could count either the number of terms or the number of individuals, but scarcely a combination of both, and that Cleveland could not be both the twenty-second and twenty-fourth Presidents, for he was the same President each time.

Now, truth has triumphed, and Franklin D. Roosevelt has been inaugurated in his rightful order, as thirty-first instead of thirty-second President. Official verification was given by Robert Woolley, chairman of the Inaugural Medal Committee, who ordered a gold medallion with the correct figure on it. Mr. Woolley, for routing the forces of error, deserves a bit of a medal himself.

Of course, the investigation isn't ended yet, but nothing has developed so far to indicate that officers of the National City Bank went out after dark and collected money at the point of a gun.

HARVARD AND MUDVILLE.

All the world knows how Mudville felt that day. How Cooney died at first, how Burrows did the same, how Flynn surprised the homestead by hitting for a single, how Blanke set them wild by pounding out a double, how the stage was set for the mighty Casey—has been recited wherever bats crack and balls thud into catchers' gloves. What the world doesn't know is the identity of the man who stood, so to speak, by Casey's side to note down the sorry details.

Thanks to the current Harvard Alumni Bulletin, his story is now fully told. He is Ernest Lawrence Thayer, honor man in English composition and philosophy in the class of 1885, Lamson editor and ivy orator that year. Harvard's most famous baseball team, we learn, was inspiration for "Casey at the Bat."

Numerous alleged authors have arisen to contest Mr. Thayer's authorship—among them one J. Q. Murphy of St. Louis some 25 years ago—but time leaves the laurels resting serenely on the Harvardian brow.

The high-walled seat of learning by Cambridge's blue Charles has given much to the world—especially studies in the arts and sciences, an accent, the Lamson-Crimson pranks, the lad who hurled the grapefruit at Rudy Vallee, etc. If we may be permitted a more or less provincial judgment, it is that none is

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RELIEF SENT 50,000 LEFT HOMELESS BY EARTHQUAKE

Rescue Workers Busy on
300 Miles of Japanese
Coast Line Damaged by
Seismic Shocks, Tidal
Waves and Fire.

DEATH LIST RISES TO 1600

Refugees Spent Night in
Open or in Improvised
Shelters — Crowds at
Hospitals Seeking Miss-
ing Relatives.

From the Post-Dispatch.

TOKIO, March 4.—The latest revised official report today is that 1600 persons were killed in the earthquake, tidal waves and fire that wrought havoc in Northeastern Japan yesterday morning.

At least 10,000 houses were de-
stroyed, the statement said.

By the Associated Press.

TOKIO, March 4.—Army, navy, and civilian relief workers today plunged into the immediate task of providing shelter for 50,000 persons made homeless by earthquake, tidal waves and fire which devastated 300 miles of the Northeastern coast of the Japanese island of Honsho yesterday.

The majority of those whose homes were destroyed spent a cold night in the open or else in unheated and unlighted shelters in the midst of the wreckage left by the preceding waves.

Occasional aftershocks revived their terror, and there were dire scenes outside of improvised hospitals when thousands sought their missing children or other relatives.

Along the coast, bodies began drifting ashore today. Authorities said that at least 20 villages in the prefecture of Iwate had been wiped out.

A heavy snowfall impeded efforts to send relief to the stricken areas by airplanes, which were forced to turn back. The Navy came to the rescue, and the Army, doctors and medical supplies were landed from five destroyers. An engineer battalion and two cavalry regiments were dispatched to the areas by the Army. They took with them food, medical supplies and blankets.

Most of the damage was confined to the prefectures of Miyagi, Aomori and Iwate and the Island of Honsho, just north of Honsho.

The epicenter of the earthquake, which was followed by successive tidal waves, was placed 125 miles southeast of Kinkwanza Island, or in the Pacific Ocean 190 miles northeast of Tokio.

LINE UP DEPOSITORS

FOR REORGANIZATION PLANS

Maplewood Reports 75 Pct. Signed, West St. Louis Trust and Uni-
versity City Bank 50 Pct.

Depositors of about 75 per cent of the \$385,000 deposits in the Bank of Maplewood & Trust Co. have signed the reorganization agree-
ment. A. W. Lofson, chairman of the Depositors' Committee, says.

Depositors may see representatives of the committee in the bank at 1220 Manchester avenue each business day or between 7 and 9 o'clock at night.

Depositors of about half of the \$120,000 deposits in the West St. Louis Trust Co., 4101 Easton Avenue, have approved the reorganization plan. In an effort to obtain approval of depositors with 85 per cent of deposits, meetings will be held tonight at 8 o'clock at 4103 Easton and Tuesday night at 8 o'clock at 1220 Manchester.

Depositors owning more than half the \$120,000 in deposits of the Uni-
versity City Bank & Trust Co., 5623 Delmar boulevard, have approved the reorganization plan. Information about the plan may be obtained at the bank each business day from 9 a.m. to 5 p.m.

WINNERS IN SAFETY COUNCIL DRIVERS' CONTEST ANNOUNCED

Three Firms Operate Fleet of Trucks in 1932 Without an Accident.

Winning companies in the Safety Council's fifth automobile fleet safety contest received silver trophies yesterday. They are Liggett & Myers Tobacco Co., Home Delivery Co., Ralston-Purina Co., Standard Oil Co., St. Louis Dairy Co., Union Electric Light & Power Co., A. Morris Hauling Co. and B. Nigert & Sons Co.

The winners competed in a field of 58 firms comprising 2610 automobiles. The first three operated their fleets during 1932 without an accident. The Crane Co. and the Hendley-Dean Glass Co. operated their fleets also without accident, but because of deficiency in hours of operation were not eligible for trophies.

Since the first contest the accident rate has been reduced 57 per cent. In the first contest the average accident rate per 100,000 hours of operation was 48.51, while in the last contest it was 17.14.

CRUX OF NEW BANKRUPTCY LAW IS THAT IT AFFECTS ONLY TIME AND METHOD OF LIQUIDATION

Court Has Right to Hold Up Foreclosure
But Not Ultimately to Prevent It;
Senator Hastings Explains Act.

By CHARLES G. BOSS,
Chief Washington Correspondent of
the Post-Dispatch.

WASHINGTON, March 4.—In only one respect, and that a mild one, does the bankruptcy bill, passed by Congress and signed by President Hoover yesterday, add to the old laws touching the right of a secured creditor to foreclose on the property of the debtor.

The only way in which the present laws are extended is to give the court, in proceedings under the new measure, the authority to say to a secured creditor, "You may not foreclose for a limited time. No authority is given the court to prevent ultimate foreclosure. Thus, according to the sponsors of the bill, the fundamental laws as to property rights are not trenched upon."

The bill is an invitation to creditors to sit down with an harassed debtor and to work out with him an amicable settlement for the good of all concerned, and it undertakes to set up the machinery for this purpose. It offers a substitute for bankruptcy proceedings.

Those who put the bill through Congress have no illusions about it. It is not a cure-all for the debt problem that weighs so heavily upon the country.

"Breathing Spell."

Senator Hastings (Rep.), Delaware, principal author of the measure and the man who steered it through the Senate, told the writer that those who expected wonders from it would be grievously disappointed. He thought that it would, in certain circumstances, do some good. In the debate on the bill in the House, Senator La Guardia of New York sounded the same note. "It is not a cure-all and then be forgotten," he said.

Describing the measure, the Solicitor General said: "Its purpose is to encourage honest debtors, who wish to avoid the stigma of bankruptcy, to seek remedial relief at an early stage of insolvency when there is still something worth saving for them, instead of what may well all be lost and then be forgotten."

The Solicitor General held that since the bill provided for the distribution of the property of a debtor or among his creditors, it was a "bankruptcy" law within the meaning of the Constitution, the terminology being of no importance.

"Specifically," said the Solicitor General, "the distribution drawn in the bill is a 'debtors' bankruptcy' as within the power of Congress, and has already been considered and upheld by the courts."

Special Section for Farmers.

Farmers may file proceedings under the sections of the bill relating to individual debtors enabled by the bill to provide for a debtor to go into court with a proposal for cutting down his debts or for extending the time of their payment, he must get the assent of a majority of his creditors—a majority in number of all his creditors, which must also represent a majority in amount of all his debts.

The procedure is presented to the court and the court shall confirm, or if it provides an equitable and feasible method of liquidation for the secured creditors and of financial rehabilitation for the debtor; if it is for the best interest of all creditors; if the debtor has been guilty of nothing that would be a ground for denying his discharge, and if the offer and its acceptance have been made in good faith."

"One of the first steps in the bill is to provide for a 'breathing spell' for some debtors."

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The bill is specifically qualified as follows:

"Provided, however, that such extension or composition shall not reduce the amount of or impair the lien of any secured creditor, but shall affect only the time and method of its liquidation."

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tions for the payment of a secured debt as well as that of an unsecured.

"We think we have sufficiently safeguarded the position of the secured creditor by the provision that his lien shall not be impaired."

"There is much talk of bringing about a moratorium on mortgages. The bill makes no pretense of doing any such thing, and in that respect it may be disappointing to many persons. The chances are that its provisions will not be applicable to more than a small proportion of distressed debtors, but it is believed that it will affect a sufficient number to warrant its passage."

The only way in which the present laws are extended is to give the court, in proceedings under the new measure, the authority to say to a secured creditor, "You may not foreclose for a limited time. No authority is given the court to prevent ultimate foreclosure. Thus, according to the sponsors of the bill, the fundamental laws as to property rights are not trenched upon."

The bill is an invitation to creditors to sit down with an harassed debtor and to work out with him an amicable settlement for the good of all concerned, and it undertakes to set up the machinery for this purpose. It offers a substitute for bankruptcy proceedings.

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Mayoralty Candidates Addressing League of Women Voters at Town Club



By a Post-Dispatch Staff Photographer
SAMUEL L. WIMER
(Independent).

DICKMANN TO TAKE NO SIDE ON CHANGE IN CONDEMNATION

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Features of Charter
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JEHOL CITY TAKEN, JAPANESE PRESS ON TO GREAT WALL

Report Completion of Conquest of Province in 11 Days With Fewer Than 50 Battle Casualties.

3000 CHINESE AT CAPITAL ROUTED

Further Thrust at Peiping Depends on Treatment of Mikado's Nationals There, Spokesman Says.

By the Associated Press.

CHINCHOW, Manchuria, March 4.—Japanese troops occupied Jehol City, the capital and last Chinese stronghold in the Mongolian province of Jehol, today, and immediately turned to the task of sealing the passes along the north wall of China.

Major-General Tadashi Kawahara's Sixteenth Infantry Brigade entered Jehol City at 11:30 a.m. after a battle with 3000 Chinese forces miles from the capital. The Chinese were routed and many cannon, machine guns and horses were captured. An aerial bombardment preceded the entry of the troops.

The Japanese then continued the pursuit of the Chinese, intending to follow them as far as Kupenku, in the great wall of China, and occupy that gateway to Peiping, only 50 miles further south.

The Fourteenth Infantry Brigade under Major-General Heijiro Hatori routed Chinese south of Lingyuan and occupied Langkow, another pass between Kupenku and Shantaiwan, on the coast.

Major-General Yoshimichi Suzuki's 16th Infantry Brigade, the remainder of Lieutenant-General Yoshimichi Nishi's 8th Division, was close on the heels of Kawahara's Brigade in arriving in Jehol City. Japanese reports said Gov. Tang Yu-Lin of Jehol, with a bodyguard, fled from his capital northward toward Lungshu, possibly on the Chahar, and adjoining Mongolian province. There were reports of dissension between him and Marshal Chang Hsiao-Liang at Peiping. It had been expected he might flee to Peiping.

Jehol City was captured 11 days after the first Japanese thrust into the province to Peiping on the eastern border and eight days after Lieutenant-General Masayemon Sakamoto's 6th Division and Major-General Kennosuke Mogi's 4th Cavalry Brigade left Tungkuo for the long sweep from the north to Chinfeng, transportation center of Jehol.

The offensive was completed much more quickly and with fewer casualties than the Japanese anticipated, an army spokesman said. Before today, the Japanese battle casualties in the entire campaign were placed at less than 50, although frostbite put more than 100 in hospital.

Major-General Kaoru Nakamura's 33d Infantry, concentrated here, was ordered to mop up a stretch immediately north of the great wall and place garrisons in all passes.

Helping Army Threatened.

An army spokesman declared that whether the Japanese invaded the Peiping-Tientsin area in North China depended entirely on the behavior of the Chinese troops retreating through the Great Wall passes, those already on the south side of the wall.

"We have no intention or desire to cross the Great Wall unless compelled to defend our compatriots in Peiping and Tientsin," the spokesman said. "If the Chinese do not menace them, the conflict is as good as over."

Henceforth the Japanese say, the Great Wall will be the southern boundary of the new state of Manchukuo established by the Japanese in the territory wrested from the Chinese.

20 DROWNED IN FLOODS IN MAYAGUEZ, PUERTO RICO

By the Associated Press.

SAN JUAN, Puerto Rico, March 4.—More than 20 bodies were recovered today in the vicinity of Mayaguez, on the west coast, which was flooded last night by the River Yaguez, swollen by heavy rains.

There was heavy property damage and it was feared that the loss of life also would mount. Much of the city along the waterfront was still under water today and the search for bodies continued.

NEW YORK, March 4.—The Presbyterian Board of Foreign Missions received a cablegram from Mayaguez, Puerto Rico, this morning, reporting that "an inundation and loss of life and property" there. The cable was sent by Ralph Bermudez, director of the Presbyterian Neighborhood House at Mayaguez, and was timed 8:32 this morning. Bermudez reported that all the Presbyterian workers were safe.

Reports Theft of \$150.

William Goldstein, proprietor of a restaurant at 300 Chestnut street, told police yesterday he had sent a telegram to the Telegraphers' National Bank to have a \$150 check cashed but that the man failed to return. He said he called the bank and learned the man had obtained the money on the check.

"Baby Marie" of Yester-Years



BRITISH PRESS VIEWS, COMMENT IS SUSPENDED IN EUROPEAN CITIES

London Daily Express Looks to New U. S. President to Lead World to Recovery.

By the Associated Press. LONDON, March 4.—The British press signalled the inauguration of Franklin D. Roosevelt today with reminders of his great opportunity and an almost prayerful plea for leadership of his own nation, and therefore the world, out of economic difficulty.

Beverly Baxter, new editor-in-chief of the Daily Express, in an editorial headed, "A Message to President Roosevelt From the Editor of the Daily Express," after calling attention to the eminence of the presidential office in normal times, continues:

"You mount your republican throne with the sympathy and prayers of people throughout the world. There are few who would take your place and only a fool could envy you."

"From the windows of the White House you may well look upon your country and wonder from what source will come salvation. And from those same windows you may look further and ask, 'What friend have we in the whole wide world?'

"Shall I answer the latter question, Mr. President? You and your country have a true friend in this island of England."

Continuing, Baxter comments on the mutual difficulties of the two countries and on the personal types of each country which are antagonistic to each other. Then he says:

"There are fools who think you lack courage as a nation. What are the skyscrapers of New York but monuments of courage, what are your railways that bind the coasts with ribs of steel but tributes to the sinews and hearts of their builders? People are saying now, 'God help America,' but I think God help any nation that thinks the spirit of America is broken."

"More than any other nation England still is your mother country, the trustee of your past, the source of your traditions. When you are harassed and perplexed, think of the people of England, the winding lanes of England, the cottage homes of England, and know that England is your friend."

"May you prove in the years that lie ahead that your escape from an assassin's bullet was no mere chance but that it was fate saving you for the service of your people."

By the Associated Press.

WASHINGTON, March 4.—First of all in the day's events for Franklin D. Roosevelt was a visit to historic St. John's Episcopal Church. With Mr. Roosevelt went his Cabinet and members of their families. They heard the Rev. Endicott Peabody, who married the Roosevelts 28 years ago, ask spiritual aid for the new President and for the nation.

The special service was arranged by Mr. Roosevelt. Its purpose, as explained previously by the Rev. Robert Jones, rector of the church, was: "A private citizen is going to church to help undertake a great office and he is going to say his prayers."

She will go to the inaugural ball for a short time tonight, too, because after it was announced that she would not attend many tickets to the ball, a charity affair, were turned back. In making this decision she was influenced also to a great extent by members of the Walsh family, who insisted that the Senator would not have wanted many of those invited might not be able to visit Washington soon again.

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By the Associated Press.

TOKYO, March 4.—Emperor Hirohito today telephoned his congratulations to President Roosevelt.

By the Associated Press.

MONTRÉAL, Quebec, March 4.—The Montreal Stock Exchange will open today regardless of the action of the New York Stock Exchange, the directors decided at a meeting shortly before the regular opening time.

By the Associated Press.

TOKYO, March 4.—Emperor Hirohito today telephoned his congratulations to President Roosevelt.

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WASHINGTON, March 4.—President Hoover today failed to approve the Smith Bill aimed to help the cotton farmer. It was a pocket veto.

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By the Associated Press.

WASHINGTON, March 4.—The Reconstruction Corporation yesterday made relief loans of \$117,632 to Michigan; \$10,040,256 to Indiana; \$1,233,953 to Washington State; \$4,186,584 to California, and \$20,900 to Montana.

The California loan, the Corporation said, was to meet relief needs in 12 unnamed counties during March and April. The Washington loan is for four counties during the same period. The Indiana loan, in 11 "political subdivisions" during the two months. The Michigan loan, in 64 "political subdivisions" during the month of March; the Montana loan, for three counties during March and April.

SCARAS AS ROOSEVELT PASSES

By the Associated Press.

WASHINGTON, March 4.—The discharge of an acetylene gas tank at the presidential party passed Eighth street on the trip down Pennsylvania avenue to the Capitol caused a momentary furor.

The tank fell off a truck and the sudden spray of gas scattered hundred of spectators. Police had closed the road while workmen closed the tank.

By the Associated Press.

WASHINGTON, March 4.—The condition of Senator Robert E. Hough of Nebraska, ill with pneumonia, was said to be unchanged today at Walter Reed Hospital.

The company admitted insolvency and agreed to the appointment of receivers.

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ALTON-ST. LOUIS BRIDGE CO. IS PUT IN RECEIVERSHIP

Suit Filed at Springfield, Ill., Says Company Will Not Be Able to Pay Interest Due May 1.

Receivers for the Alton-St. Louis Bridge Co., operating the Lewis & Clark bridges, which connect Alton and St. Louis, were appointed by Federal Judge Charles G. Briggie at Springfield, Ill., yesterday.

The company, which has paid interest on its funded debt securities, due May 1, is asserted in the receivership suit. Filed yesterday, H. H. Ferguson of Alton, president of the company, said today this was probably true, because earnings were insufficient to meet all expenses.

Leaders of the \$17,250 in outstanding 7 per cent first mortgage bonds and \$65,901 in outstanding 6 per cent debentures would suffer no loss, Ferguson declared. He said it was problematical whether the owners of the company's only other security, 50,000 shares of no-par-value common stock, would realize any on their holdings. Reorganization would continue and there would be no change in the management for the present, Ferguson said.

Company Joins in Request.

The receivers are Ferguson, P. M. Gervig of Alton, secretary-manager of the company, and George W. Schwane of Springfield, Ill. The company filed an answer, joining in the request for receivers and asking for a stay of proceedings.

The plaintiffs are Ernest E. Howard and Henry C. Tammen of Kansas City and Enoch R. Needles of Elizabeth, N. J., doing business as Ash, Howard, Needles & Tammen. They claimed \$3500 for four years' services as engineers supervising inspection and minor structural changes in the bridges. The suit said decreased revenues and highly competitive conditions were responsible for the company's condition.

Lewis Bridge, over the Missouri River, is at Fort Belknap, St. Louis County, and Clark Bridge, over the Mississippi, is at Alton, Illinois.

Before this decision was announced, the firm was quoted at \$7,835,029.

Chicago Stock and Curb Closed.

CHICAGO, March 4.—The Chicago Stock and Curb Exchanges closed today for the duration of the banking holiday.

Chicago Board of Trade Closes.

CHICAGO, March 4.—The Chicago Board of Trade was today closed until further notice by a board of directors.

U. S. RUBBER CO. OPERATING LOSS \$9,617,646 IN 1932

NEW YORK, March 4.—The United States Rubber Co. reported a 1932 operating loss, after depreciation, of \$9,617,646.

A charge of \$2,189,830 for adjustments, including a \$1,000,000 loss on miscellaneous purposes, less \$1,449,102 representing difference between par value and amount paid in, was the total brought for depreciation the month to \$10,358,373.

For 1931 the company reported a loss after about \$4,000,000 special adjustments for foreign exchange and inventory charge of \$1,750,000.

Net sales totaled \$78,300,001 against \$14,132,000 in 1931. The excess against the first year was due to the stock and rubber corporation and Gillette Rubber.

The company closed its books on March 1, 1932, with a balance of \$1,161,000.

Real estate mortgages were reduced to \$2,924,904 during the year to \$457,451, and \$1,000,000 was paid to the company by the New York Cotton Exchange.

Standard Statistics Co. reported an increase in the stock of the company, owned by North American Co., reports \$18,352 balance for dividends and earnings.

AMERICAN ICE COMPANY REPORTS \$1.04 ON STOCK

NEW YORK, March 4.—The annual report of the American Ice Co. for 1932 showed net profit of \$1,424,312, equal to preferred dividends to stockholders, and a net profit of \$2,831,558, or \$5.55 a common share, in 1931. Current assets on Dec. 31 were \$10,500,000, and long-term debt \$10,000,000, maturing this year against \$7,835,029.

CHICAGO RESERVE BANK RAISES REDISCOUNT RATE

By the Associated Press.

WASHINGTON, March 4.—The Federal Reserve Board has increased its discount rate 1 per cent to 3 1/4 per cent of paper of all maturities effective today.

The action of the Chicago bank follows that of the Federal Reserve Board, which increased its rate 1 per cent to the same figure.

Chicago's action follows that of the Federal Reserve Board, which increased its rate 1 per cent to the same figure.

While officials would not discuss the action of the Chicago bank, it was pointed out that the demand for bank debentures had been lowered where made at all.

The foreign markets are steady and more active. Primary markets are firm.

How Control Is Divided.

Control of the Alton-St. Louis company lies in the common stock. Ownership of this is divided as follows: Two defunct St. Louis banking houses which participated in the financing, 10,351 shares each; Bitting & Co., which also participated, 7,988; State Representative A. M. McCawley of Carthage, Mo., originally a partner in the firm, 10,000; John D. McAdams and Meredith C. Jones, St. Louis, who helped raise the money, 1000 and 300, respectively; bonuses to debenture purchasers, 10,500; banking houses which helped float the debentures, 3500; John Lyle Harrington of Kansas City, who was chief engineer, 1000; directors, 10.

About half of the \$700,000 in debentures originally were sold in Alton, with a balance of 500 shares of stock for each \$100 debenture; the remainder were sold elsewhere in the country with a bonus of one share a \$100. The three St. Louis banking houses sold \$17,500 in first mortgage bonds to the public.

STRIKEN ATTENDING FUNERAL; WOMAN DIES IN HOSPITAL

Mrs. Mamie Varwig Suffers Heart Attack While in Hospital

LONDON, March 4.—Prices on the stock exchange remained quiet in the closing tone dull. Germans ruled firmer, but closed under the best.

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GOLD STOCKS ADVANCE.

TORONTO, March 4.—Gold stocks bounded upward on the Canadian Mining Exchange today in the month of reports over miners' wires that the United States would value the gold dollar. There was no confirmation of the report.

Department Stores Report.

NEW YORK, March 4.—Kaufmann Department Stores, Inc., reported consolidated net loss for 1932 of \$555,958. This compares with \$485,705, equivalent to preferred dividends to stockholders on the common stock last year.

As a result of the order the number of farms approved by the Board of Health for shipping milk to Chicago was decreased to about 20,000.

Hurt in Motorcycle Accident.

William Rivers, 33 years old, a laborer, suffered fracture of the jaws and a skull injury when struck by a motorcycle in front of 527 South Vandeventer avenue, last night. He lives at 2711 January avenue. Albert Sorrells, 410 L. Avenue, the motorcycle rider, was thrown to the pavement, suffering a skull injury.

ROTTEN, EGGS AND POULTRY

There was no official session of Butter, Egg and Poultry Exchange today owing to the banking

STOCK EXCHANGE IS CLOSED FOR BANK HOLIDAYS

Governors of New York Cotton Exchange Also Vote to Close for the Two-Day Period Announced for Banks.

By the Associated Press.

NEW YORK, March 4.—Governors of the New York Stock Exchange voted this morning to close exchange today and Monday, the period of the New York State banking holiday.

Governors of the New York Cotton Exchange voted to close the exchange for the duration of the New York State banking holiday.

Directors of the Chicago Board of Trade permitted cash grain dealings on the exchange, but grain sales resulted. The Chicago Stock, Curb and Mercantile Exchanges were closed, and in Illinois City the president of the Board of Trade said that market would cease trading until further notice.

Boston and Philadelphia also are among the larger cities whose stock exchanges closed. In St. Louis, trading in cotton was ceased. Other markets in New York to be closed were cotton, metal, rubber, coffee, sugar and cocoa, silk, wool and hides.

Governors of the New York Stock Exchange, the National Metal Exchange, the New York Wool and Sugar Exchange and the Rubber Exchange also voted to close. The Bank Stock and Security Dealers Association made a similar announcement.

The plaintiffs are Ernest E. Howard and Henry C. Tammen of Kansas City and Enoch R. Needles of Elizabeth, N. J., doing business as Ash, Howard, Needles & Tammen. They claimed \$3500 for four years' services as engineers supervising inspection and minor structural changes in the bridges.

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ST. LOUIS POST-DISPATCH

EARINGS AND DIVIDENDS

Orders, factory productions and other business items.

By Standard Statistics Co. Inc.

MISCELLANEOUS

Canadian Industries, Ltd., 1932 earnings \$3.65 per share of combined A and B stocks.

Fairbanks Co. 1932 deficit \$323,760 vs. deficit \$269,671.

General Mills, Inc. 1932 deficit \$3,52,091 vs. deficit \$1,311,187.

RAILROADS

RAILROADS</p

HOMER CUMMINGS TO TAKE PLACE OF WALSH IN CABINET

Connecticut Man, Slated to Be Governor of Philippines, to Be Attorney-General Instead.

SAYS HE'LL FOLLOW MONTANAN'S IDEAS

These Include Strict Enforcement of Prohibition Laws So Long as They Remain on Statute Books.

By the Associated Press. WASHINGTON, March 4—Homer S. Cummings of Connecticut, who it was disclosed yesterday will be Attorney-General in the Roosevelt Cabinet in place of the late Senator Thomas J. Walsh, said he would endeavor, so far as possible to carry out the views and policies of Senator Walsh, including strict enforcement of the prohibition laws so long as they remain on the statute books.

Cummings was one of the first New Englanders to support Roosevelt for the presidency and was an adviser from the start of the campaign. A former chairman of the Democratic National Committee, he was in the group that managed the successful Roosevelt fight at the Chicago convention.

Active in Politics Since 1896. He is 62 years old and an attorney. He has been in politics since William Jennings Bryan's first campaign in 1896. For many years he has been one of a handful of men who kept the Democratic party alive in that traditionally Republican State of Connecticut.

In 1920 he headed the National Committee for six months and delivered the keynote speech at the convention which nominated Roosevelt for the Vice-Presidency. Cummings, twice an unsuccessful senatorial nominee in his State, was mentioned for the presidential nomination that year, but he refused to become a candidate.

He never has hesitated to disagree with the other Connecticut Democratic leaders if he did not share their views. In 1924 he supported William G. McAdoo for the presidency though the majority of his State delegation favored Alfred E. Smith. Again last year the delegation was bound to Smith after Cummings had led an unsuccessful fight to pledge the group to Roosevelt.

Lawyer at Stamford, Conn.

The next Attorney-General, born in Chicago, comes from old New England stock. Since his graduation from Yale law school in 1893, he has practiced at Stamford, Conn.

Twice times Mayor of his home city, he was State's Attorney from July, 1914, to the fall of 1925. After the war he aided the Department of Justice in handling several war claims cases.

Cummings and his second wife, the former Marguerite T. Owings of Indianapolis, came to Washington Wednesday night for the inaugural ceremonies. He originally had planned to remain here only until Monday.

His selection to be Attorney-General was made known yesterday in a statement issued by Stephen T. Early. The statement:

"Mr. Roosevelt had expected to announce today the selection of Mr. Homer S. Cummings of Connecticut to be Governor-General of the Philippines."

"Because of the untimely death of Senator Walsh he has asked Mr. Cummings to assume the post of Attorney-General for a few weeks before going to the Philippines" as Governor-General.

STUDENT RUNS FOR MAYOR AS SOCIALIST AT COLUMBIA, MO.

Theodore Graham, 27, says Old Party Members Can Do Nothing but Hold Political Jobs.

Special to the Post-Dispatch.

COLUMBIA, Mo., March 4—Theodore Graham, 27-year-old law student of the University of Missouri, was nominated at a meeting of Socialists here for Mayor of Columbia.

Graham, who intends to speak five times a week in support of the Socialist ticket, said: "The old men have gotten us into this mess and it is our job to take the situation into our own hands. I intend to carry the fight into every district and block in the city from a soap box on street corners.

"After a thorough investigation of the local unemployment and relief problem and other affairs I have come to the conclusion that the local office seekers in both old parties are incapable of anything outside of getting and keeping political jobs."

Ruth Hanna Back in Politics. By the Associated Press.

ALBUQUERQUE, N. M., March 4—Mrs. Ruth Hanna McCormick Simms of Albuquerque, former Representative in Congress from Illinois, announced last night she would make a state-wide speaking tour and organize a Republican women's league in New Mexico in the interests of Republican candidates at the state elections two years hence. All state officers and a United States Senator will be chosen at that time.

Trouble at Shurtleff; Student Strike Leader, Campus Scene and President Who Is Getting Out



ALTON COLLEGE HEAD TELLS WHY HE QUIT

"Bickering" Over Trifles With Some Trustees Is Cause, G. M. Potter Says.

Personalities rather than any substantial differences in principle were at the bottom of the "constant friction" with some trustees which caused George Milton Potter to resign after 20 years as president of Shurtleff College, Alton, Potter told the Post-Dispatch today.

Potter announced he would hand in his formal resignation, effective June 30, at the Monday night meeting of the trustees' executive committee. At the same meeting resolutions of confidence adopted by students and petitions circulated among Alton residents are to be presented by a student committee headed by Harold Mayfield, president of the student body.

The board of trustees, in an adjourned meeting Tuesday, stood 9 to 8 in favor of asking Potter's resignation. Nearly all the 233 students spent two hours in mass meeting instead of classes yesterday, voted to demand his strike, and were halted only by the intervention of Potter himself.

Neither financial matters nor the freedom of students, Potter said today, had developed substantial differences of policy between himself and the board. He declared that all the "bickering" which had made his relations with some trustees unpleasant for nearly two years had arisen over trivial affairs.

An opposition faction, he explained, had grown up around four trustees, including an Alton member who had been a member for several years, and another, a minister, elected about 18 months ago. T. W. Gregory, chairman of the board, and treasurer of the East St. Louis Power & Light Co., refuses to discuss the resignation.

"I have no idea what is meant by objection to the freedom allowed students," Potter remarked. "Always—so long as I can remember—we have let the students develop themselves, so that they may become self-determining. And we have never had any trouble with our students, here or after they have gone to other schools."

"The students have been free to come to me at any time, and I have always felt free to stand before them and say, question, and say, 'I don't think that's the right thing to do—but it's up to you.' I certainly do not believe in saying, 'Do this' or 'Don't do that.'"

Potter said he was quite willing to resign, since he explained, "It is impossible to accomplish anything when three or four men provide an atmosphere of constant bickering." The faculty, he said, stood with the students in loyalty to him.

"I'm not nearly so much excited about the loss of my friends," he said. "We had a glorious time in these 21 years with the people of Alton and Illinois. I want to thank them for their faith. It's something to have 260 students love you. After all, a college president may have his ups and downs, but he has a good time."

BANKRUPTCY ACTION DISMISSED

Court Holds Associated Telephone & Telegraph Co. Solvent. By the Associated Press.

CHICAGO, March 4—Federal Judge James H. Wilkerson yesterday entered an order dismissing bankruptcy proceedings brought several weeks ago against the Associated Telephone & Telegraph Co., public utility holding concern having headquarters here and subsidiaries in several foreign countries.

The Judge's order upheld the company's contention that it was solvent. Company holdings were estimated at between \$60,000,000 and \$75,000,000.

Rivers' Stages at Other Cities, Pittsburgh, 127 feet, a fall of 0.8; Cincinnati, 22.3 feet, a fall of 0.7; Louisville, 18.1 feet, a fall of 0.6; Cairo, 39.9 feet, a fall of 1.8; Memphis, 30.4 feet; a rise of 0.2; Vicksburg, 36.1 feet, a rise of 0.2; New Orleans, 11.9 feet, no change.

The robbers escaped in another car as the night clerk of the hotel emptied a revolver at them.

TEX GUINAN ROBBED; SHE SAYS

Tells Police Holdup Men Took \$60,000 in Jewelry.

By the Associated Press.

CHICAGO, March 4—Texas Guinan, night club entertainer, reported to police she had been robbed of \$30,000 in jewelry and an ermine coat and scarf by three men who accosted her and her manager as they drove up in front of the Lake Shore Drive Hotel this morning in an automobile.

The robbers escaped in another car as the night clerk of the hotel emptied a revolver at them.

BOMB EXPLODES IN BACK OF HOME OF UNION LEADER

GARAGE AND ASHPIT DAMAGE AT RESIDENCE OF PAUL J. MORRIN, IRON WORKERS' IN- TERATIONAL HEAD.

Wrong Washington University Organization Named in Post-Dispatch Headline.

A small headline in the Post-Dispatch yesterday erroneously stated "Frankie and Johnnie" Barred, So Thyrsus Society Quits." It was the Quadrangle Club, associated with Thyrsus at Washington University, that decided to give no show this year and disband. Thyrsus is planning some theatrical entertainment to take the place of "Frankie and Johnnie."

The text of the item under the headline was correct. In part, it read: "Following the decision to abandon production of a burlesque on the ballad, 'Frankie and Johnnie,' with Thyrsus Dramatic Society and Men's Glee Club because of possible objections to its moral content, Arthur Morris, president, announced yesterday that the Washington University Quadrangle Club would give no show this year and was automatically disbanded."

The blast, heard over a wide area, broke only one window in the Morrin home, but smashed about 30 windows in neighboring houses, police report. An expensive sedan in the garage was showered with particles of brick, but not badly damaged. No one was found who saw the bomb placed in the ashpit. The Morrin home is at the corner of Grand and Walsh street, the location offering several ready avenues of flight for the bombers.

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N ROAD ADDITIONAL SPORT NEWS

Racing Results, Entries and Selections

COLLYER'S SELECTIONS

LIBSON FIVE TO PLAY K. C. TEAM IN FIRST ROUND OF TITLE TOURNEY

By the Associated Press
OMAHA, Neb., March 4.—First round pairings for the A. A. national basketball tournament beginning in Kansas City tonight are announced today by Dr. Joseph A. Reilly, manager of the event, and A. A. Schabinger, chairman of the A. A. U. basketball committee. The schedule calls for two games tonight and two more tomorrow prior to the originally scheduled opening date, Monday.

The first round schedule follows:

1 P.M.—*McMurry*, College, St. Joseph, Mo., vs. *Kaufman*, Med. Tech, Kansas City.

1 P.M.—*Ohio State*, University vs. Waukesha Teachers.

TOMORROW.

3 p.m.—*Ohio State*, College, Columbus, Ohio, vs. *Kansas City*, Kansas City.

4 p.m.—*McMurry*, College, Waukesha, Wis., vs. *Waukesha*, Waukesha, Wis.

MONDAY.

9 a.m.—*McMurry*, Clinton, Mo., vs. *Emporia*, Kansas.

11 a.m.—*McMurry*, Clinton, Mo., vs. *Nebraska*, Lincoln.

1 P.M.—*Ohio State*, Columbus, Ohio, vs. *Omaha*, Nebraska.

Ada, Ok., vs. *Pasadena*, Calif., Pasadena.

3 p.m.—*Kansas City*, Kansas City, Mo., vs. *Waukesha*, Waukesha, Wis.

4 p.m.—*McMurry*, Waukesha, Wis., vs. *Waukesha*, Waukesha, Wis.

COLEMAN TO WRESTLE ON ARENA MAT CARD

Abe Coleman, grappling New York Hebrew, will appear in an preliminary event on the Arena card headed by a return match between Jimmy Londos and Everett Marshall on the night of March 15. Promoter Tom Pack announced before his departure for Chicago yesterday that he has signed Coleman for an introductory tryout.

Ernie Dusek of Omaha, and Pat O'Shocker, red-headed Irish heavyweight, head the list from which Packs plans to select the grappler he will send against Coleman. The Hebrew matman is reported to be aggressive, to be his best.

Ernie Dusek and Marshall paired for an Arena bout early in the winter but an influenza attack forced Coleman's withdrawal and he was replaced by O'Shocker, whom Marshall defeated in 20 minutes.

Joe Stecher, former heavyweight, will, in all probability, be signed for another preliminary, feature of the Arena program, according to word from Packs, who attended the Londos-Marshall bout in Chicago last night.

SUNDAY SCHOOL TEAMS START SERIES TONIGHT

The elimination series in the Sunday School basketball race will start tonight with games scheduled to be played at Batter's Gymnasium at 8 o'clock. Cole

Brilliant opposes Peters Memorial and at 9, Lafeyette Park meets the Third Baptist five.

The second half of the series will be played Tuesday night at the Downtown Y. The winner of the tournament will oppose the Church League champions of Chicago there, March 28 and here, April 1.

BILLIKEN FRESHMEN MET Y. M. H. A. FIVE

Coach Eddie Davidson's St. Louis University freshmen basketball team, owners of a 27-to-18 decision over Coach Harry D. Regal's Y. M. H. A. five, will be seeking its second straight verdict over the West Enders in a game tonight at the Y. M. H. A. gymnasium. The Jewish Hospital Nurses and the Y. W. H. A. five meet in the opening game of the program, which starts at 7:30 o'clock.

Box Scores

Official—Roy Newcomer.

Maplewood, 11-7-12. Total: 4-7-12.

Central, 11-7-12. Total: 4-7-12.

Stratford, 6-5-6. Total: 3-4-5.

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MISCELLANEOUS NOTICES

STRAFFORD sharpened; guaranteed; 260 Bay's 250 Barber Shop, 5449 Easton

PAINTING

PAINTING—Exterior, cleaning, \$50 hour; papering, \$2 room, 1212 Madison

PAINTING, decorating, papering; prices reasonable; work guaranteed. FO. 6594

PLASTERING

PLASTERING—Tuckpointing, stonework, chimney work, repairs. FO. 3205

PLASTERING, stucco, tuckpointing, patch work; special; reasonable. JEL. 0023

PLUMBERS

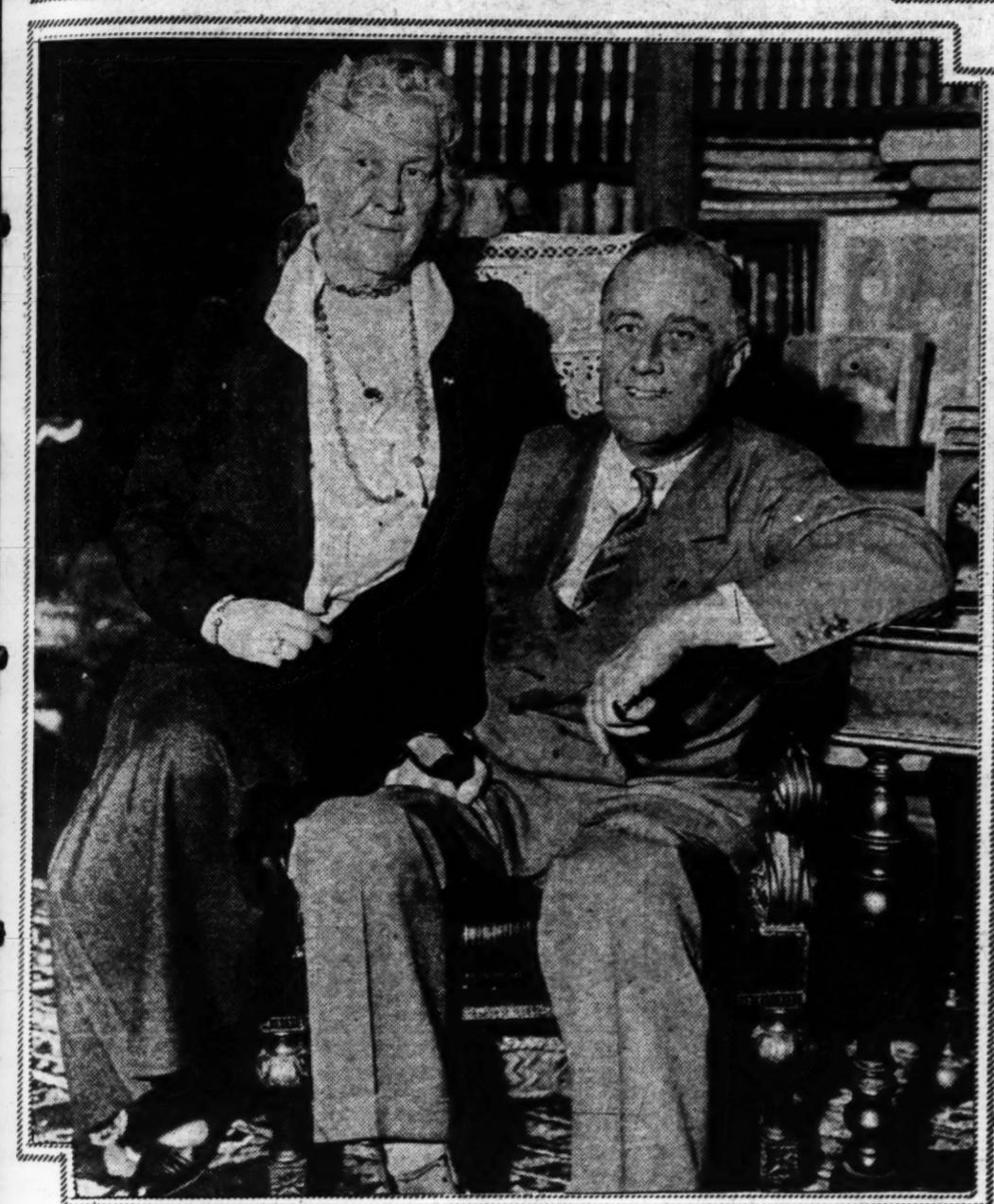
PLUMBING AND HEATING—Registered in city and county; lowest prices. JE. 3648. Nine and Sunday, 111 T. St. 7130

PLUMBING—Reasonable; any kind; sinks, bathtubs; guaranteed. Riverview 08529

STORAGE, MOVING, EXPRESS

PEOPLES' MOVING CO. Boxed; \$1; 6 room; \$10; 12 room; \$15; 18 room; \$18; 24 room; \$20; 30 room; \$25; 36 room; \$30; 42 room; \$35; 48 room; \$40; 54 room; \$45; 60 room; \$50; 66 room; \$55; 72 room; \$60; 78 room; \$65; 84 room; \$70; 90 room; \$75; 96 room; \$80; 102 room; \$85; 108 room; \$90; 114 room; \$95; 120 room; \$100; 126 room; \$105; 132 room; \$110; 138 room; \$115; 144 room; \$120; 150 room; \$125; 156 room; \$130; 162 room; \$135; 168 room; \$140; 174 room; \$145; 180 room; \$150; 186 room; \$155; 192 room; \$160; 198 room; \$165; 204 room; \$170; 210 room; \$175; 216 room; \$180; 222 room; \$185; 228 room; \$190; 234 room; \$195; 240 room; \$200; 246 room; \$205; 252 room; \$210; 258 room; \$215; 264 room; \$220; 270 room; \$225; 276 room; \$230; 282 room; \$235; 288 room; \$240; 294 room; \$245; 300 room; \$250; 306 room; \$255; 312 room; \$260; 318 room; \$265; 324 room; \$270; 330 room; \$275; 336 room; \$280; 342 room; \$285; 348 room; \$290; 354 room; \$295; 360 room; \$300; 366 room; \$305; 372 room; \$310; 378 room; \$315; 384 room; \$320; 390 room; \$325; 396 room; \$330; 402 room; \$335; 408 room; \$340; 414 room; \$345; 420 room; \$350; 426 room; \$355; 432 room; \$360; 438 room; \$365; 444 room; \$370; 450 room; \$375; 456 room; \$380; 462 room; \$385; 468 room; \$390; 474 room; \$395; 480 room; \$400; 486 room; \$405; 492 room; \$410; 498 room; \$415; 504 room; \$420; 510 room; \$425; 516 room; \$430; 522 room; \$435; 528 room; \$440; 534 room; \$445; 540 room; \$450; 546 room; \$455; 552 room; \$460; 558 room; \$465; 564 room; \$470; 570 room; \$475; 576 room; \$480; 582 room; \$485; 590 room; \$490; 596 room; \$495; 602 room; \$500; 608 room; \$505; 614 room; \$510; 620 room; \$515; 626 room; \$520; 632 room; \$525; 638 room; \$530; 644 room; \$535; 650 room; \$540; 656 room; \$545; 662 room; \$550; 668 room; \$555; 674 room; \$560; 680 room; \$565; 686 room; \$570; 692 room; \$575; 698 room; \$580; 704 room; \$585; 710 room; \$590; 716 room; \$595; 722 room; 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RARE EVENT IN AMERICAN HISTORY



In the 144 years since George Washington was inaugurated as the first President, but few mothers have lived to see the fulfillment of that highest of maternal ambitions, a son elected to the greatest office in the land. That unusual distinction today belongs to Mrs. James Roosevelt, whose son, Franklin Delano Roosevelt, today takes the oath of office as the 31st citizen to begin a new administration as the nation's chief executive. They are here shown together in photograph made this week.

THE AUDITORIUM TAKING FORM



UNUSUAL TWINS

ANCIENT LANDMARK FACING MODERN ARTILLERY



This photograph showing progress of work on the Market street building to face the Plaza presents a new view to the reader. First members of the frame work to support the roof are in place, while in the foreground the concrete stands for seats are beginning to take shape. —By Post-Dispatch staff photographer

NEW EXHIBITS IN LINDBERGH COLLECTION



Embroidered portraits of flyer and his wife, in Italian floss, presented to him by a young Persian immigrant. It is now in the Jefferson Memorial trophy collection.

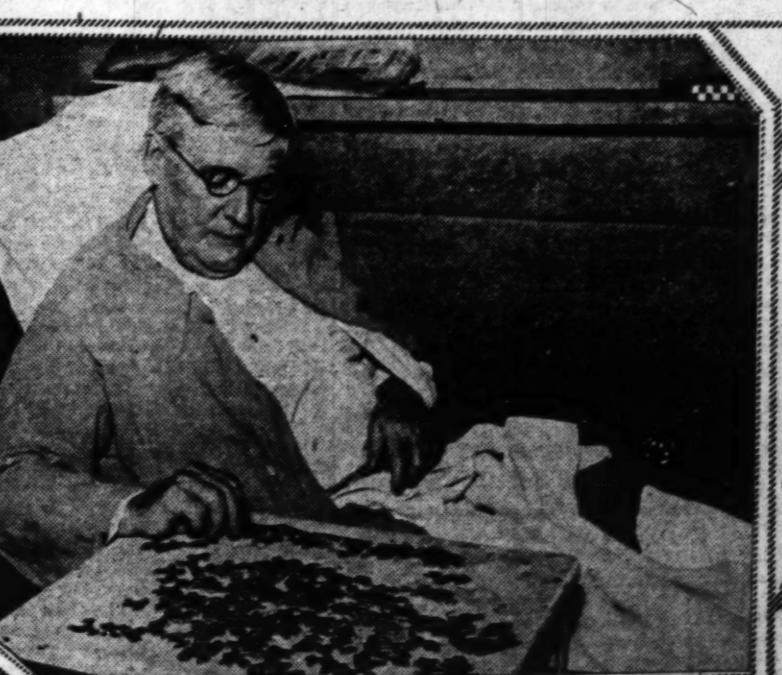


Mexican mother with her two sons of same age—one a perfect albino, the other a normally dark child with black hair, as are most Mexican children. They are 14 months old. Only two similar cases are recorded in medical history, it is said.

THE JIG SAW PUZZLE CRAZE IN ST. LOUIS



An elderly patient at City Hospital whiles the hours away with an old-time pastime become popular again.



Between alarms, men of 17 Engine Co. and 22 Hook and Ladder Co., at Easton and Leonard avenues, get together over a difficult one.

The first fourteen articles in this series by P. Hal Sims have been reprinted in an attractive booklet. This booklet will be sent without cost to anyone requesting it. Address P. Hal Sims, St. Louis Post-Dispatch.

P. Hal Sims is acclaimed the greatest contract and auction player. He is captain of the renowned "Four Horsemen" team of four, won 20 national championships since 1922. These articles have on the Sims system, which includes the one-volley principle which Sims played in his days of playing and developing.

Slam Tries When Partner Has Opened With One

No Trump.

YESTERDAY I discussed the bidding of this hand. D. A. x x C. K. Q. x x when partner has opened with one trump, I explained why I would advise a first takeout of only two hearts, with the intention of initiating a slant try at a later stage of the bidding.

HAL SIMS

With the three positive primaries in the hand here shown, the slant should be reached. It must be a better than even chance even of the opener's hand lacking reserve values. Give him as little as Q. K. Q. x x C. K. x x and I would gladly take my chance of losing only one trick in the second hand. Opponents have to lead to them? And after I have played out my clubs and hearts, the kindly pressure of My Father's hand.

Dear God.

The hand has been

So empty

Since those feet

Lay still!

So empty

That I've hated

To go on.

Why go?

Why face

The lonely years,

When one

Can be forever

By a grave,

Numbered by the slow

Sweet poisoning

Of tears?

So empty—yes

To hide,

But, God,

So shameful, too!

For what of those

Who have no house

Upon a hill;

No tangled garden

Where a child may dream,

But, by the millions,

Live and die like rats

Within the noisome reek

Of city streets?

What of the other

Little, bleeding feet

That are as dear

To some poor mother

As my baby's were

To me?

Those little hands

That reach in vain

For bread,

While I brood, blindly,

By my cherished dead?

They are my duty, God—

Those who today

Are asking help,

Or going mad with pain,

Or fumbling

Through the dreary

Fog of fear.

For those

Within this present time,

Facing the problems

Of this battle line?

Then help me, Father,

Live within today;

And let no lost delight,

No treasured grief,

Tempt me to turn,

And, like a coward, hide

Within the selfish shade

Of yesterday!

Amens.

(Copyright, 1933.)

I have assumed in the last few articles that the opening bidder has possession of three aces, responding to the takeout with one to trump. If he should hold three aces, his partner will be four no trump—but the round of bidding will be changed, as the four aces between you the time factor is under complete control, and the slant must be virtually certain. Risk of duplication vanishes when you hold a void, as the two losers in your K.Q.Q.Q suit will go on the ace of that suit and the ace of the void suit.

Again, when the responding hand holds two aces and can also make a jump suit takeout, the round of bidding lost by the second jump bid will be spared, as the opening bidder now knows he has no reason to sign off unless he himself holds only one ace and he has a second trick may be lost in addition to the missing ace, although his partner has the required two to the jump suit taken.

For those

Who find the safest and most precise manner for bidding big hands of the types discussed, from the point of view of reaching reasonable claims, stopping short of doubtful ones, and selecting the safer declaration when there is a choice. Of these three objectives the last one applies somewhat differently in tournament play. For that reason you may observe tournament players handling the bidding slightly differently and sacrificing soundness and safety for a higher trick score.

We try to play as many hands as we can in no trump if we deduce from the bidding that the same number of tricks will be lost in both no trumps and the best bid.

Frequently in a tournament we will sign off at four in a rubber game such as would be unpardonable, and the sign-off at game in a suit would be obligatory. This is a matter of match-play technique, which sometimes compels one to be unwise if one would reach out for a big hand. You are not the sacrificing a sure game for a double slam or, greater crime, for an attempt to grab five or fifteen points more per trick; you are abandoning acceptance of a tie score with, say, two-thirds of the field for the hope of picking off top which only one or two other pairs are likely to share with you. If you fall your resulting losses will be in a good company, but the more cautious pairs will be beaten by the measure between top and bottom. They will be dividing nearly all the main points available among themselves so that each of them will gain only a little on you. The only risk when you will suffer the difference between top and bottom will be when another player ventures the same bold bid that you did, to fulfill the contract whereas you fall. If his success is due to better play on his part he deserves the advantage obtained. If it results from less skillful defense by his opponents, accept the result graciously.

IF YOU ASK
MY OPINION
By MARTHA CARR

My Dear Mrs. Carr: I KNOW I am writing a long way ahead, but several of us want to entertain on or near St. Patrick's day and would like something unusual and cute for a menu. We would like some games too, and if it isn't asking too much would you put all of it in the paper?

A. L. AND E. M.

To use all at once would take too much space in the paper. But I will give you some menus this time and in a few days a game or two. Watch the column for those so you will not miss them. Here are they:

St. Patrick's Day Menu.

Serve a delicious chicken salad, garnished with shamrock-shaped rings of green pepper, with mayonnaise. Or you may prefer chicken à la king with green pepper is used instead of rice, each serving being sprinkled liberally with chopped parsley or cress. With either of these serve green sandwiches. Green sandwiches—A good filling is made by mixing an equal quantity of chopped onions and relish, with just enough mayonnaise to make it spread well. Mint jelly and cream cheese make another combination, spread on first the cheese, then the jelly.

Irish sundae is made of mint ice cream or pistachio ice cream. Green iced cake and punch or hot coffee.

Green mayonnaise—Mix a little green vegetable coloring in the ordinary mayonnaise.

And here are dinner, luncheon and supper menus.

Dinner Menu. Green shamrock canapés, cream of lettuce soup, little roast pig, apple sauce, green beans, cauliflower, green stuffed celery salad, salt crackers, Saint Patrick's cake. Coffee, nuts.

Luncheon or Supper Menu—

Fried oysters, St. Patrick's ribbons (green and white sandwiches), sliced cucumbers, green tree layer cake, pie cookies (trees made of pistachio nuts), trunks made of chocolate icing and pastry bag.

Coffee, nuts.

Dear Mrs. Carr: PLEASE let me know in your column when we can write to find out the information concerning the Civil Service Examinations which I am sure are going to be held in the spring. I.M.U. B.M.

Go to the U. S. Government Civil Service Office, Third and Olive Streets.

Dear Mrs. Carr:

FOR the past two years I have been going steady with a boy one year older than myself. We have discussed marriage, but have made no definite plans because of the uncertainty of keeping position.

Here lately we have disagreed bitterly because he does not want to go out and mix with people. He says friends are all right in the business world, but not otherwise. He doesn't want me to dance with others, not even my friends. I like to go out and mix with people and I always have a good time, but he always spoils it by calling me down about what I do. I am certain I do nothing that would cause him to be ashamed of me. I have known for a long time how he looks at these things and thought I could change him, but it now looks hopeless. I will never marry him, but I have such ideas in his head. I want happiness in life and not continual quarreling because I do not do exactly as he wants me to. LEONA.

Unless you are extreme in the other direction, the boy cannot hope to begin laying down laws for other people this early in life. Besides, for his own sake and for his own happiness he must try to get a different viewpoint. His later years will be pretty colorless and lonely if he continues to see friends only as a means to advance business. I suspect jealousy and possessiveness, overindulged, is at the root of the trouble. But he might as well learn that he cannot bottle a girl in this present day and expect happiness. You will have to teach him gradually that his future happiness may depend upon taking a less selfish view.

Dear Mrs. Carr: DO YOU know of anyone who has books for children 12, 13 and 14 years old? They do not want?

If anyone offers I will let you know. But I cannot have them sent to the Post-Dispatch office.

DEAR Mrs. Martha Carr:

FOR the past year I have been pretty friendly with a certain lady on my route. But I want you to understand there is nothing out of the way about it. This lady has been married 15 years and her husband does not like to have any kind of enjoyment and he does not talk to her half the time. He does not have any use for children.

Letters intended for this column must be addressed to Martha Carr at the St. Louis Post-Dispatch. Mrs. Carr will answer all questions of general interest but, of course, cannot give advice on matters of a purely legal or medical nature.

Those who do not care to have their letters published may enclose an addressed and stamped envelope for a personal reply.

Let's EXPLORE Your MIND

By ALBERT EDWARD WIGGAM, D. Sc.

See Whether His Opinions Agree With Your Own



16 A PERSON WHO TRIES TO FEEL THE EMOTION HE IS SUPPOSED TO FEEL WHEN MEETING ANOTHER PERSON, OR READING A FAMOUS BOOK OR SEEING A FAMOUS WORK OF ART OR DRAMA, A HYPOCRITE?

WHITE VEST OR NO WHITE

IF LOVE DOES NOT JUST NATURALLY HAPPEN, DO YOU BELIEVE IT IS POSSIBLE TO AROUSE THAT EMOTION IN THE OPPOSITE SEX?

WHITE VEST OR NO WHITE

AUTHOR'S NOTE: These answers are given from the scientific point of view. Science puts the rights of organized society above the rights of individuals.

1. —No, he is doing one of the wisest things in all education. A

story is told of an ignorant American millionaire in a great art gallery, who remarked to his wife, "Well, Mandy, I guess there's not much to do." The attendant, who understood art said pointedly, "These works are not on trial, sir, but you are." So we all when we read a great book or see great art. If we do not thrill, or are not moved by it, it is not because there is something wrong in us. There are likewise always fine qualities in the people we meet that should thrill us. This does not mean gushing, but really trying to feel the right emotion. Try it and begin a new phase of your education.

2. —Certainly. I have read an old

3. —Yes. Mutual aid, as Prince Kropotkin, great biologist, showed, is one of the first steps in evolution. Save the life of a member of your own species, even though he is to die the next moment. This is a law of nature.

IN fact, he is about the meanest

This lady likes me very much and I like her too. She is about 14 years older than I am. Do you think I ought to keep her friendship? She tells me he is very jealous of me. And he has threatened to shoot her some time.

I will thank you for your advice.

LONESOME TONY.

Let me see—A poor, misunderstood wife, whose husband is very cruel, not even so much as giving her a cheery word. And that isn't all, he doesn't want her to have any pleasure and she is the finest woman you have ever seen on your route.

And next, the

President is a symbolic figure. When he is running for office he is only a man; when he is elected he is something more. He becomes then the embodiment of the spirit and will and faith of a great people, and we need not apologize to any sentiment of equality for regarding him with reverence. There is a sanctity about the President, as the instrument for the execution of the will and destiny of a nation. It is not a mere fancy, but a fact of deep import.

The vestiture upon the

2. —Certainly, he does not, for his private capacity. When he does, he is not, but through the nation as no mere ruler could typify it. He is our servant, not our master. His character, as revealed in his stewardship, is our character; his work in no unreal sense is our work. He is the deputy of each of us, doing what a free people desire shall be done.

3. —Yes. Mutual aid, as

the President revealed their greatest strength of trial and tragedy after the wise ones wondered why they were selected at all.

The President is great be-

cause he toils, not for himself, but for the upbuilding of humanity and the glory of God. The nation has made up its mind; all that remains is the formality of casting the ballot and announcing the name of the new President. All we ask is that he be of like kind as those who sat in the White House before him, both in private character and public service—just, faithful, clear of mind and true of heart—worthy of the high office and of his oath and his office.

No one can study the lives

and the task. Most of the great Presidents revealed their greatest strength of trial and tragedy after the wise ones wondered why they were selected at all.

LISTEN,
WORLD!
by Elsie Robinson

Help Me Live Within the
Present!

God, help me live
Within the present day.
You know how hungry
Within the d i m
Desires
Of yesterday, it
Is so easy,
God.
To hide;
So simple
Just to close
my eyes
And see
The old house
On the hill;
The garden
Where I
dreamed
I long to stray,
How desperately
I try to hide away,

Through rose-wreathed hours,
And once again
To hear my Mother's call,
And feel
The kindly pressure of
My Father's hand.

So easy
To flee back
Through heartbreak years
And touch, once more,
That baby face,
Those golden curls,
The tiny, toddling feet
That took the trail
So bravely—
Then lay still.

Dear God,
The trail has been
So empty
Since those feet
Lay still!
So empty
That I've hated
To go on.

Why go?
Why face
The lonely years,
When one
Can die forever
By a grave,
Numbed by the slow
Sweet poisoning
Of tears?

So easy—yes—
To hide,
But, God,
So shameful, too!

For what of those
Who have no house
Upon a hill;
No tangled garden
Where a child may dream,
But, by the millions,
Live and die like rats
Within the noisome reek
Of city streets?

What of the other
Little, bleeding feet
That are as dear
To some poor mother
As my baby's were
To me?
Those little hands
That reach in vain
For bread,
While I braid, braid,
By my cherished dead?

They are my duty, God—
Those who today
Are asking help,
Or going mad with pain,
Or fumbling
Through the dreary
Fog of fear.

Here is my place,
Within this present time,
Facing the problems
Of this battle line!

Then help me, Father,
Live within today;
And let no lost delight,
No treasured grief,
Temp me to turn
And, like a coward, hide
Within the selfish shade
Of yesterday!

Amen.

(Copyright, 1933.)

LOOK

For Your Big Opportunity in Today's Want Ads
Many business openings are presented under Business For Sale. Should you plan to sell your business, remember Post-Dispatch Want Ads bring best results.

BRIDGE
by P. HAL SIMS

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P. Hal Sims is acclaimed the greatest contract and auction player. He is captain of the renowned "Four Horsemen" team of four, and has won 20 national championships since 1921. These articles are based on the Sims system, which includes the one-over-one principle which the Sims group of players uses the first to employ and develop.

Slam Tried When Partner Has Opened With One

NO TRUMP. YESTERDAY I discussed the bidding of this hand:

DK A 2 x
Hs K Q 2 x
Cl 4 3 x
J 10 9 8 7

when partner has opened with one no trump. I explained why I would make the jump takeout of three hearts with the hand as given here, but if the club holding were changed to K J x I would advise a first takeout of only two hearts, with the intention of initiating a slam try at a later stage of the bidding.

With the three positive primary tricks in the hand here shown, the slam should be reached. It must be a better than even chance even if the opener's hand lacks reserve values. Give him as little as K Q x J 10 9 8 7 and I would gladly take my chance of losing only one trick in the diamond suit. Opponents have to lead, do they not? And after I have played out my clubs and hearts, will their discarding have been so perfect that they will avoid a squeeze or an end play? Why should I not deduce or even guess the location of the king and jack of diamonds?

Sign Off

I have assumed in the last few articles that the opening bidder denies possession of three aces, responding to the takeout with three no trumps. If he should hold three aces, his response will be four no trumps—but the round of bidding thus far, with the exception of the bid of four aces between you and the slam must be virtually certain. Risk of duplication vanishes when you hold a void, as the two losers in your K Q x J x will go on the ace of your suit and the ace of the void suit.

Again, when the responding hand holds two aces and can also make a jump suit takeout, the round of bidding will be four no trumps, and this bid can well be spared, as the opening bidder now knows he has no reason to sign off unless he himself holds only one ace and his hand is such a minimum that he can't afford a second trick, may be lost in the bidding to the missing ace, although his partner has the required ace for a jump suit takeout.

Play.

I have described what I find the safest and most precise manner for bidding big hands of the types discussed, from the point of view of reaching reasonable slams, stopping short of doubtful ones, and meeting the safer declaration when there is a choice. Of these three objectives, the last one applies somewhat differently in tournament play. For that reason you may observe tournament players handing the bidding slightly differently and sacrificing soundness and safety for a higher trick score.

Few all-red frocks are seen for daytime wear. The brilliant hue is more often reserved for novel trimmings, combination with a more neutral color.

A durable gray crepe frock is trimmed with a belt of pointsettia red straw woven wider on one side than on the other. Gloves, a sailor hat and a crush girdle of dahlia red crepe appear with a morning frock or dark blue wool.

A narrow wool, half brown, half navy, is red, gives the finishing touch to a little brown wool evening suit, and a natural colored linen sports frock is worn with a belt and bracelet made of three plaid rhombs of red, blue and green leather.

Fabrics reflect the red vogue in their very weaves. A flash of the brilliant color is often seen in the plaid taffetas used for evening gowns, and the maid gingham and which appears as coat linings and scarves. Flowered print ensembles are decked with red blossoms are also seen.

Red coats are another novelty of the season. A coat of bright red wool appears with a black marlaine frock trimmed with a belt which only on one side, other pairs are likely to share with you.

If you fall your resulting low score will be in good company, but the more cautious pairs will not let you by the measure between top and bottom. They will be finding nearly all the match points available among themselves, so that each of them will gain only a little on you. The only time when you will suffer the difference between top and bottom is when another player ventures the same bold bid that you did, but the more skillful defense by his opponents, accept the result graciously and without indignation. Your turn will come on another hand when the break will be against him and in your favor. That is where the luck of tournament play comes in.

Monday—Slam tries over one no trump with a long suit.

Clothes Mrs. Roosevelt Will Wear in the White House
Shades of Blue Predominate in New First Lady's Style Selections



Bright Styles In Blouses
A Chicken Menu by Mrs. Lang

The HUSBAND CAMPAIGN

By Anne Gardner

CHAPTER TWELVE. IN THE off-fields Paul thought often of Josephine, but realized that he would have had little time for correspondence, even had he won his desire to get an address from the girl, to which he could write.

The vast oil lands, which belonged to the Grafton company, were an absorbing world to him. Dressed in a stained khaki outfit—it had been spotless once, but had suffered in its first encounter with a well, and Paul had left it that way, finding the soiled suit a passport to easy relations with the men—he traveled about in a temperamental Ford, mingled with the crews, conferred with the foremen, and learned in a week more than his wearisome months in the New York office had taught him.

It was not usual to find a blond stuble on the once clean shaven jaws, and there were smudges on his face more often than not. These things and his genuine friendliness, lack of ostentation, and desire to please admitted him to a fellowship among their helpers, and as Judy has sufficed their wishes as far as

SECRET REVEALED. Josephine, "Judy," has been won over by the idea that she must make a good marriage. Her foster parents, who are anxious to see her married, are estimated only by a desire to provide well for the beautiful girl. Her parents, however, are not so easily won over, and as Judy has sufficed their wishes as far as

she can.

"I think you're going to see a sight, Mr. Grafton," the foreman at one of the fields told him, after Paul had introduced himself, asked his string of questions and made the usual request that he might poke about without having anyone but the foreman know of his identity. "We're just about to bring a well in. Want to stay and see it?"

Paul emphatically did. He watched the preparations and maneuvering with the keenest interest, sharing the excitement of the crew as the great moment drew near. Suddenly there was a warning shout, a roar of mighty winds, and the heavens and the earth were blackened by a volcano raining thick, black oil.

Every man rushed to help. But all that day, that night and all the next day the gusher poured forth its riches unchecked upon the landscape.

The preparations were so slippery that he worked at them, and the crews could hardly recognize one another under their coatings of grease. Volunteers swarmed out to help with the battle, and visitors came from surrounding towns to see the tremendous sight, though keeping at a safe distance.

In this emergency the men in charge, sleepless, bearded, grimy, had little time for nursing an officer of the company. That gave Paul an opportunity to do what he could, working with the crews. He was awkward and more often sworn at than thanked by men to whom everyone looked alike in the universal slime, but he had never been so happy.

It was thus that Old Grafton had started the company, which until now, had, to Paul, meant money and two floors of luxurious offices in the Imperial Tower. Here Paul felt the pulse of the great industry, a king of crude oil and crude men—Oriental rugs and costly glamour girls sit after all were a very trivial part of it—of primitive power. He saw immense caps made to bottle the well, tossed into the air as by a giant hand, while the black geyser flowed more bounteously if anything.

To have lighted a match anywhere in the vicinity would have been to invite lynching, for the fire peril was hideous.

Working, sweating, getting in the way, snatching ravenously at the coarse food, object of vigorous, lurid oaths, Paul made the final transition from the timid prince of the Tower to a man and a Grafton, worthy successor to Old Grafton.

It was a glorious culmination to the whole adventure that he should have been one of the crew which succeeded in capping the giant. They worked in a black inferno under a steady black rain, clutching at supports desperately now and again, inching the huge cork gradually into place.

Then the last jangle and a duck for cover, lest this cap also should be thrown into the air and should drop on unwary flesh. But this time there was an end to pandemonium. The cover stayed and the giant beat upon it from beneath in vain.

Reluctant, weary and scarcely recognizable as men, the triumphant crew swung to the ground and Paul started for the place where he had left his Ford, out of reach of the oil.

His clothes were so stiff that they interfered with his walking, and his fairy godmother herself would not have known that Paul Grafton's aristocratic features were beneath the coating of grease. He passed a car of onlookers.

"Good work, buddy!" called the driver. "You were one of the men on the derrick, weren't you? Must be an in. Like a drink and a lift to—"

"Thanks awfully, but I believe not," Paul replied cheerfully, his cultured intonations coming strangely from all the grime and stubble. "I have a car around here somewhere. I hope, and I'll get to the hotel for a bath and clean up. But say, if you have a towel or any sort of rag in your car, it would be a relief to get some of this stuff off my face and hands."

Clean handkerchiefs and a dust cloth were handed him by various occupants of the car, and questions were shot at him as he wiped away the thick stuff, too busy to pay much attention to his interrogators. As Paul's face began to emerge, a man in the back seat

The Charm of the Gay Printed Blouse



leaned forward with an exclamation of surprise.

"Are you Paul Grafton, by any chance?"

Paul looked up and the recognition was mutual. "Dal Crosby, in the name of the Great God Oil! What are you doing down here?"

"I've been in Oklahoma City on business, and came out here to see the fun. I didn't dream that one of the fellows hanging to that derrick would turn out to be a college classmate! We haven't met since we graduated, have we? And here I pick you out of a mess of crude oil! What are you doing here?"

"Learning about the oil business starting from the top of a derrick," laughed Paul. Crosby introduced him to the other men in the car, Oklahoma City business men. The excitement was uncontrollable when they learned that this oil-stained creature was the titular head of the great Grafton company.

"Wait until the newspaper boys hear this," exclaimed one.

"For Heaven's sake, don't let it get out!" Paul implored. But while they promised, it was plain that flesh and blood would not be able to withstand the temptation to pass on so gorgeous a piece of news that young Grafton himself, in the field incognito, had helped stem the sensations in the new gusher.

His for his spirit, and liked him for his effort he was making to carve his own place.

If this young man would some day be running things at the Grafton company, he would be worth having. On many counts, then Dal Crosby determined to cultivate the contact with Paul, which accident had thrown in his way.

The days on the train cemented the bond. Paul fell a ready victim to the charm which, throughout his life, was open for Dal any doors he wished to enter. Dal respected in Paul an intellectual depth which he did not himself possess, while they found common interest in a knowledge of economic forces which affect industry.

Paul learned not to be surprised at the business astuteness of the good looking young man who appeared more like a movie hero than a coming captain of finance. Dal began to marvel at Paul's acquaintances with the history and underlying forces of economic institutions.

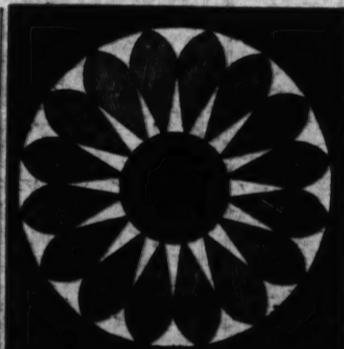
"What are you going to do with yourself now?" Dal asked as the Century bore them swiftly through the tunnel that led to the Grand Central, last stage of the journey home.

"Work-like the dickens!" Paul replied happily. (Continued Monday.)

IRLS who are spending their March evenings dreaming of their summer wardrobes, might look with imitation on this nonchalant lass who is now enjoying the warmth of Palm Beach. With a white silk suit, she wears a red and white printed blouse and red-

toned shoes. The printed blouse suggests to the girl who is clever with the need to use the popular Javanese and India printed squares. These come in red and white, blue and brown, and in many beautiful combinations using green, blues, browns and tans. They are made of cotton, linen or silk crepe. Two of them will produce such a blouse as the girl in the photograph wears. These smart blouses of colored prints can be made without a pattern. The only cutting required is for the back neckline and armholes. The wide band on the under-the-arm hole seams can be cut off and used for a belt or for trimming the hat.

Pattern for Sunflower Quilt



THE Sunflower Quilt makes a beautiful patchwork design when worked up in three shades of yellow. You will enjoy working this fascinating pattern, and it will make a lovely addition to your bedroom. When combined with walnut furniture, the shades of yellow give a very pleasing combination, and will add both warmth and charm to your room. Sunflower Quilt No. 179 can either be patchwork or applique. Full directions and a cutting guide for each piece, is included in the pattern.

We recommend the use of Quilting Thread No. QD412, and the quiltin border No. 505 to complete this quilt.

A special combination, No. C175 of the book, patchwork pattern, quilting design and border pattern is given for 40s. Incluse clipping or state number of pattern you desire.

Our Colonial Quilt Book of 22 pages, showing in beautiful colors some 200 designs, is available to readers. Any ONE patchwork

pattern will be sent free with the book, which is 25 cents. Single pattern, or stamped quilting designs, 10 cents each, or 25c.

Include clipping of design wanted when ordering. Send letter and coin to St. Louis Post-Dispatch Needlework Department, 600 South Paulina St., Chicago, Ill.

they will understand such orders as: Head up, chin in, chest out, abdomen way in and pulled up, shoulders relaxed back a bit and down.

Posture Test.

Take the young man over to the wall and ask her to stand up against it. Heels a few inches away from the wall, shoulders, head and hips touching. Now slip your hand between the small of her back and the wall and help her to pull abdomen in and back, decreasing the space between the back and the wall. The spine should be practically a straight line. Now help daughter walk away from the wall in the same posture.

It's so easy to form the habit of proper posture in early years and to retain that habit as one grows older. And remember that good posture is synonymous with poise and poorness and with a pronounced look.

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Take the

ern for Sunflower Quilt
apter of Serial Story

What Radio Stations Offer
The Story of a College Coach

SATURDAY,
MARCH 4, 1933.

ST. LOUIS POST-DISPATCH

PAGE 50

DAILY MAGAZINE

Frock for Young People
Ideas for Menus and Recipes

BEHIND THE SCREENS By ROBBIN COONS

RADIO PROGRAMS for TODAY

At 12:00 Noon.
KSD, KWK and KMOX—Con-

CONSISTENCY has never been
among the jewels that shine in
Hollywood's crown.

Movie producers spend goodly
amounts yearly in technical re-
search, to be sure, that their films
contain no back-
ground or costum-
ing, no inaccuracies or an-
achronisms, but when realism
threatens to interfere with ro-
mance they're apt to be deliberately
overruled.

Another movie
primer will in-
clude, for in-
stance, that beards
are not romantic. It is in
the very A C's of Hollywood that
only villains, old characters act,
or gangsters may wear foliage-dis-
guised countenances. Grandfather
wasn't really a gay blade until he
had managed at least side-burns,
but styles change, and—beards are
not romantic.

No longer do you see lovely hair-
ines emerge from a sousing in
the ocean as neatly marcelled
and dry as when they went in. But
in "White Sister" you may see Clark
Gable leave six months' solitary
confinement without the trace of a
whiskered Gable.

One naturally assumes that
prisoner of war isn't accorded daily
barber service, but that doesn't
matter, not when producers be-
lieve the girls who write Clark's fan
mail might not care for a be-
whiskered Gable.

They did make an honest ef-
fort. Clark did put on a heavy
beard before he came forth to
do the scene. But several co-work-
ers lapsed into hysterics at the
sight, and dubbed him "Skipper,"
and the director decided that only one
look to that realism was
worth the price.

The beard was removed, and it'll
be in the fans, if they care, to
puzzle out how Gable stayed clean-
shaven for six months.

This theory that beards may risk
feminine patronage has affected
even the hardy "Westerns," usually
the paradise of beards.

EVERY actor has a different
reason for being one. Herbert
Mundin's is very different.

The comedian of today was
a mine-sweeper in the war. Inspection on
morning was interrupted by the
grin of the inspecting officer,
who had paused before Mundin.

"Thank you're funny, don't you?"
the officer said after squeezing
his mirth.

"No, sir, not at all, sir," replied
Mundin, at loss.

"Then why make such funny
faces?"

"Sorry, sir, but I was born with
this face. And I don't know what
I can do about it."

HAT ended the incident. But
later, after the war, when Mundin
was out of work, he recalled it.

"If I look funny enough to make
people laugh," he decided, "maybe
I can cash in on it."

So he began as a second com-
edian in a company playing to hold-
day crowds on the road.

It was here after Mundin became
"second comedian" that the famous
Charlot discovered him. He played
in the revues for seven years.

Even so, he had a hard time get-
ting a Hollywood start. Occasion-
ally he won a small bit as a valet
or a butler, but it was not until
his comedy role in "Almost Married"
that he drew a contract. Since
then he has placed in a dozen pic-
tures, his principal claim to rec-
ognition being his characterization in
"Cavalcade."

BEHIND plans to co-star Mundin
with another comedian, Frank
Atkinson, is an unusual story
—unusual for Hollywood.

Several months ago Mundin
found Atkinson, an old musical
comedy pal, vainly rattling at
dice gates.

But Mundin one day was asked
to be his "cowboy" in "Sherlock
Holmes." Instead, he wrote two
of his own and another. They liked
it—but who could play the other
role?

"I've got the very fellow in
mind," said Herbert, producing Al-
kinson.

They went over big, but
Frank is under contract, too.

One-Dish Dinner

To Save Time
A whole dinner in one dish makes
an inexpensive, time-saving meal.

The Bureau of Home Economics,
which suggests: Onion soup
made with meat stock and served
with toasted slices of bread and
cheese; meat stew made with meat
and a mixture of vegetables and some
breadcrust, such as dumplings; corn
chowder with milk, potatoes, onion
and salt pork.

Shining Faucets
Clean the faucets in the bath-
room with a good metal polish.
Don't carelessly wipe them off with
the cloth that has had scouring
powder on it. The polish will not
seize the faucets, but the scouring
powder will harm the finish.

What Radio Stations Offer
The Story of a College Coach

At 12:00 Noon.
KSD, KWK and KMOX—Con-

ditions of this morning's descrip-
tions of Inauguration day cer-
emonies and parade, which will con-
tinue until approximately 3:30 p.

Scenes at the national capitol,
the oath of office and inaugural

ceremony of President Roosevelt
and Vice-President Garner. Pickup
will come from the U. S. Capitol

White House, Senate Chamber, re-
ading stand, Union Station, Wash-
ington Monument, airplanes over
the city and from short-wave car
driven through the streets. An-
nouncers will include: Bill Mc-
Namee, Clark Gable, Floyd Gibbons,
Norman Sweeter and others.

KMOX—George Hall's orchestra,
WIL—Orchestra and soloist.
WEEW—Uncle Ben's Rangers.

At 12:15.
KFUO—Health talk; music.
KMOX—Talk.

At 12:30.
WIL—Orchestra.
WEEW—Bill Harper's music.

At 12:45.
KMOX—Talk by John B. Ken-
ney.

At 1:00.
WEEW—Classical music.
WIL—Novelty orchestra.

At 1:15.
WIL—Orchestra.

At 1:30.
WIL—Anita Muth.
WEEW—Lillian Clark, soprano.

At 1:45.
WIL—Studio.
WEEW—Musical.

At 2:00.
WAFW—WWJ—Merry Macdaps.

At 2:15.
WIL—Folk music.

At 2:30.
WIL—Organ music.

At 3:00.
KFUO—Favorite hymns; music.
WIL—Serenaders.

At 3:15.
KMOX—String Ensemble and
Dore Shumate.

At 3:15.
KFUO—Talk.

At 3:30.
WEEW—Alma Cremer, soprano.

At 3:45.
WIL—Variety program.

At 3:50.
WIL—Old Testament period;
KMOX—Lefty and Mrs. Flynn.

At 3:50.
WIL—Talk.

At 3:50.
WEEW—Novena of Grace.

At 3:50.
WIL—Theodore Drollet, tenor,
and orchestra.

At 3:50.
WIL—Studio program.

At 3:50.
WIL—Piano music.

At 4:00.
KMOX—The Magic Voice.

At 4:00.
WIL—Mr. Fixit.

At 4:15.
KFUO—Slovak program.

At 4:30.
WIL—Musical.

At 4:45.
WIL—Concert Echoes.

At 4:45.
WIL—Oriental program.

At 4:45.
KMOX—Seth Greiner, pianist.

At 4:45.
WIL—"Cowboy" Tom.

At 4:50.
WIL—Jane Carpenter, pianist.

At 4:50.
WSD—Concert by Meyer Davis'

WIL—Freddie Martin's orchestra.

At 4:50.
WIL—Radio Forum.

At 4:50.
WIL—Genia Zielinska, soprano.

At 4:50.
WIL—Rumba Dance orchestra.

At 4:50.
WIL—Musical.

At 4:50.
KMOX—String ensemble.

At 4:50.
KSD—Concert Echoes.

At 4:50.
WIL—Oriental program.

At 4:50.
KMOX—"Cowboy" Tom.

At 4:50.
WIL—King Kong," adventure

At 4:50.
WIL—Two Ebony Dots.

At 4:50.
WMAQ, KOA, WSM—Laws

of the Safeguard Society." Talk by

WIL—Lil Archer.

At 4:50.
WIL—Mrs. Pretend Lady.

At 4:50.
WIL—Ruth Nelson, organist.

At 4:50.
WIL—Orchestra.

At 4:50.
WIL—Piano music.

At 4:50.
WIL—"King Kong," adventure

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WIL—

Toonerville Folks—By Fontaine Fox

(Copyright, 1933.)



Popeye—By Segar

A Dose of His Own Medicine

(Copyright, 1933.)



Skippy—By Percy L. Crosby

Putting on a Front

(Copyright, 1933.)



COOK-COOS by Ted Cook

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U. S. Treasury Department has ruled that rugs may be patterned after a \$5 Federal Reserve note. There's an idea for currency inflation. Let the man who has \$5 carry it rolled up under his arm.

And the mugs would automatically take care of over-concentration of wealth.

With a smile,
With a nod,
The gal who jibbers
"Now, now, maddie."

BLACK OUT.

(Interview)—Mayer Porter of Los Angeles: "One type of vice that we have had a specially difficult time with is that tied up with burlesque shows. In eight months we made 125 arrests—and got only eleven convictions. So I decided the only thing to do was to hunt them out of existence. Accordingly I told the head of the vice squad to have two or more of his men put their badges on the outside of their coats and go in and sit in those houses day and night, and when a law violation occurred to make an arrest. This they did, and one of the houses went so far as to hang up a sign out in front saying: 'This house under police protection.'"

Says Genevieve, the kitchen cynic— "Give a woman enough rope and she will cut loose."

OMIGOSH!

(Bloomington, Ills. Record) The reorganized Crawford county bank of Prairie du Chien, which is consolidating with the Bank of Prairie du Chien, has adopted the name of the Prairie City Bank.

Q. and A. DEPARTMENT

Dear Aunt Bella— What do you do for a husband who has been down with a fever for six weeks? Housewife.

Ans.—Put hatching eggs under the mattress. Aunt ("Practical") Bella.

Smile— Breathless as an amateur technician telling about that New Jersey rayon factory.

BULL-ETIN

"The Marxists have stolen the election. 'I'm a communist' and confused its meaning. I shall take Socialism away from the Socialists."—Adolph Hitler.

I would have, with others, given the goody-goody night.

Wrigley's



The Bungle Family—By Harry J. Tuthill

What, Quit? Never!

(Copyright, 1933.)



Bringing Up Father—By George McManus

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Ella Cinders—By Bill Conselman and Charlie Plumb

That's Gold in Them Hills

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Mutt and Jeff—By Bud Fisher

All Ready for the Parade

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VOL. 85. No. 181.

BANK HOLIDAY NATION-WIDE; ACTION BY U.S. IS AWAITED

Gov. Lehman Indicates He Will Not Proceed With Plans Until Federal Program Is Announced—New York Clearing House to Issue Certificates.

DELAWARE LAST STATE AFFECTED

Unprecedented Withdrawals Precede Suspensions and Restrictions—Stock Exchanges Also Close—Dollar Is Not Quoted on Foreign Markets.

Associated Press
NEW YORK, March 4.—Bank restrictions were in effect yesterday night as financiers, economists and Government leaders laid plans to attempt to restore the United States financial situation to normal.

Delaware was the last state to act, declaring holiday effective Monday and continuing until further notice.

Predictions gained strength in Washington that a special session of Congress would be called promptly to thresh out the entire matter. Industrial and financial leaders expressed confidence that the national legislation would overcome the emergency.

Reports also were current in Washington that Herbert Hoover and Franklin D. Roosevelt had discussed the possibility of a 50 cent Federal guarantee of bank deposits.

Gov. Lehman indicated late today that he was awaiting an announcement of a Federal program before proceeding with any plan in this State. The holiday here is scheduled to end at the close of business Monday.

Clearing House Certificates. Mortimer N. Buckner, president of the New York Clearing House Association, said that banks having membership in the organization would use Clearing House certificates in lieu of currency to facilitate conduct of business. Buckner said the certificates would be ready Monday.

Such a medium of currency has not been used here since 1907. At that time \$500,000,000 of such paper was in circulation. The certificates are paper based on bank deposits and in effect are currency jointly issued by a group of banks.

Although the restrictions prevail in 47 states and the District of Columbia, there were many communities—even in the state having banking holidays—when financial business was conducted as usual.

In only one instance was a bank reported closed by force. The First National at Enid, Ok., where National Guardsmen enforced Gov. William H. Murray's mandatory closing proclamation on the First National. In North Dakota the suspension was accompanied by a temporary moratorium on all indebtedness.

Stock Exchanges Closed. The first thought of business general was to provide sufficient cash for payrolls and routine expenses. Although nine-tenths of business normally is transacted by check and checking was imposed everywhere, no other report serious difficulties in commerce and industrial activities.

The New York Stock Exchange and the Chicago Board of Trade, largest trading organizations respectively in securities and grain futures, were closed and so were smaller markets of the kind. Livestock and cash grain markets remained open, but transactions were at lower volume.

The average citizen's chief trouble appeared to lie in difficulty cashing paychecks. Stores generally extended credit more liberally for household necessities, however, and larger places gave some cash in accepting checks for payment of bills or making of purchases.

Many tax collecting bodies

Continued on Page 4, Column